

Wabash Plain Dealer

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Pulse of Wabash

Wabash Plain Dealer's new website now available

Check out our new website at www.wabashplaindealer.com and let us know what you think. If you had an account on our previous site, you will need to create a new account. If you registered with the same email address we will be able to locate your previous subscription as well. Once registered, you can also verify your subscription. Please contact web support@wabashplaindealer.com with any questions. Thank you!

Wabash Plain Dealer's new office now open

The Wabash Plain Dealer's new office is now open on the second floor at 99 W. Canal St.

Manchester University plans Spring Convocation

The Spring Convocation is at 3 p.m. Tuesday, Jan. 28, the first day of classes, in Cordier Auditorium on the North Manchester campus. The presentation is free and open to the public.

Wabash County Museum to host PBS screening about 'Polar Extremes'

A free preview screening of the upcoming "NOVA" special, "Polar Extremes" is set for 6 p.m. Tuesday, Jan. 28 at the Wabash County Museum, 36 E. Market St. For more information, visit www.wabashmuseum.org and click on Events, or call 260-563-9070.

Professor to discuss teaching abroad

Warsaw attorney David C. Kolbe will offer a presentation at 6:45 p.m. Wednesday, Jan. 29 at Living Faith Lutheran Church, 242 S. Huntington St. The evening

will begin with a meal at 6 p.m. Reservations at no charge would be appreciated by calling 765-310-1391. The public is welcome.

Wabash Tri Kappa to sponsor 14th Annual Winter Gala

The gala will take place Saturday, Feb. 1, at Heartland REMC, 250 Wedcor Ave. Doors will open at 6 p.m., and dinner will be at

See PULSE, page A2

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TUESDAY,
JANUARY 28, 2020

Parkview Wabash prepares for coronavirus

Five American cases have been identified in four states

By ROB BURGESS
Wabash Plain Dealer Editor

Though there have not been any confirmed cases in Indiana yet, Parkview Wabash Hospital has begun preparing for the possibility of future local coronavirus infections.

The Centers for Disease Control and Prevention (CDC) is closely monitoring an outbreak of respiratory illness caused by a novel coronavirus first identified in Wuhan, Hubei Province, China.

Chinese authorities iden-

tified the new coronavirus, which has resulted in more than a thousand confirmed cases in China, including cases outside Wuhan City, according to the CDC.

Additional cases have been identified in a growing number of other international locations, including the United States, where five cases in travelers from Wuhan have been confirmed in four states – Arizona, California, Illinois and Washington – as of Sunday.

"There are ongoing investigations to learn more,"

stated the CDC.

Parkview Wabash prepares

In response to a Plain Dealer request Friday, Leslie A. Megison, communications and media relations specialist for Parkview Wabash Hospital, stated they have already begun taking proactive measures.

"When the CDC and other public health organizations identify cause for concern about a particular disease, Parkview Health's planning and preparations are handled by our Infection Prevention team at the

health system level so all Parkview hospitals – including Parkview Wabash – can be consistent in their actions," she stated.

Scott Stienecker, medical director for epidemiology and infection prevention for Parkview Health, stated they are not waiting for any local cases before taking action.

"While an immediate risk has not been identified locally, our infection prevention team is closely monitoring the situation in conjunction with area health agencies," he stated. "Our teams have been educated and trained to initiate additional screenings

and precautions, as needed. Parkview is prepared to respond appropriately should the virus be identified in northeast Indiana."

Learning more about the virus

Coronavirus 2019-nCoV is genetically similar to the SARS variant, which killed more than 750 people from an outbreak that began in 2002, stated Purdue University scientist Andrew Mesecar, the Walther Professor in Cancer Structural Biology and head of the Department of Biochemistry, according to a press release.

On Friday, Jan. 17,

See CORONAVIRUS, page A6

MCS to again discuss transgender bathroom use

Special meeting set for 6 p.m. Tuesday

By ROB BURGESS
Wabash Plain Dealer Editor

The Manchester Community Schools (MCS) Board of Trustees is set to once again discuss the bathroom use of transgender students at a special meeting.

The special public work session is set to begin at 6 p.m. Tuesday, Jan. 28 at the Administration Office, 404 W. Ninth St., North Manchester.

"During the work session we will be discussing options of possible renovations for gender-neutral restroom and locker facilities," stated Teresa L. Gremaux, MCS superintendent, on Wednesday in response to a Plain Dealer request. "The board has asked Dana Wannemacher from Barton-Coe-Vilamaa Architects & Engineers to make a presentation."

A transgender Manchester Elementary School student who is being allowed to use the bathroom which conforms to their preferred gender identity has caused concern among some parents and others, and Tuesday's session is just the latest in a series of meetings on the issue.

Gremaux stated they "would not be taking public input on this topic" at the regular Dec. 10, 2019 board meeting. A subsequent special meeting Dec. 18, 2019 on the topic was packed with concerned parents and others.

See TRANSGENDER, page A6



Provided photo

BIRDS: With support from the Duke Energy Foundation, the American Eagle Foundation will present its "Birds of Prey" presentations featuring eagles and other birds at area elementary, intermediate and middle schools.

'Birds of Prey' program coming to WMS, OJN

American Eagle Foundation to present twice Wednesday

By STAFF REPORT

With support from the Duke Energy Foundation, the American Eagle Foundation will present its "Birds of Prey" presentations featuring eagles and other birds at area elementary, intermediate and middle schools, according to a press release.

"The program helps educate students about these animals and the important role they play in our ecosystem," stated the release.

Several programs were planned Tuesday in Kokomo, and the presentation will be coming Wednesday with two Wabash City Schools events.

At 9 a.m. Wednesday, the program will come to



Provided photo

EAGLE: Several programs were planned Tuesday in Kokomo, and the presentation will be coming Wednesday with two Wabash City Schools events.

Wabash Middle School day, it will be at OJ Neigh-

(WMS), 150 Colerain St.; bors Elementary School,

and at 1:30 p.m. Wednesday at 1545 Wabash St.

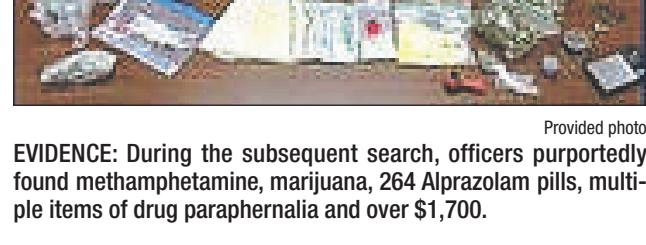
On Thursday, the program will travel to two schools in New Castle.

Tip leads ISP to meth, marijuana, over 200 prescription pills

Treyvor Lehman, 19, and Rianne Airgood, 20, both of Wabash, arrested

By STAFF REPORT

Recently, a drug investigation by Indiana State Police (ISP) Troopers Steven Glass and Dustin Rutledge resulted in the arrests of Treyvor Lehman, 19, and Rianne Airgood, 20, both of Wabash, on criminal charges for possession of marijuana, possession of methamphetamine, dealing a schedule IV narcotic, possession of a schedule IV narcotic, dealing marijuana, and possession of drug paraphernalia, according to a press release.



Provided photo

EVIDENCE: During the subsequent search, officers purportedly found methamphetamine, marijuana, 264 Alprazolam pills, multiple items of drug paraphernalia and over \$1,700.

Rutledge and Glass started an investigation after receiving a citizens tip about possible drug dealing from an

Indiana DOR is ready to receive your tax return

The 2020 tax season began Monday for both state and federal filings

By STAFF REPORT

The Indiana Department of Revenue (DOR) is now accepting tax filings for the 2020 individual income tax season, according to a press release.

Customers have until April 15 to file their individual income tax returns and pay any taxes owed.

"DOR encourages customers to take the time to ensure their tax returns are both accurate and complete," stated

the release.

A list of several tax tips outlined below were developed to help customers avoid common filing mistakes in order to not delay processing time:

- Use the correct form.
- Check to ensure all forms submitted are complete.
- Provide all necessary documentation.

■ Avoid duplicate filings. (If you file electronically, do not file a paper copy and vice-versa).

■ Never staple checks or documentation to the return.

See TAX, A6

apartment in the 1100 block of Meadowview Drive.

See ARRESTS, page A6

PULSE

From page A1

6:30 p.m. Tickets are \$30 per person and must be purchased by Tuesday, Jan. 28. Tickets may be purchased from Tri Kappa Members or at the following locations: Wabash City Hall, 202 S. Wabash St.; Friermood Tire & Alignment, 1699 Stitt St.; and the dental office of Dr. Bing M. Fowler DDS, 1911 S. Wabash St. For more information, call Beth Miller at 260-563-1128.

February Salamonie Senior Luncheon set

The monthly Salamonie Senior Luncheon will be held at noon on Monday, Feb. 3, at the Salamonie Lake Interpretive Center, at 3691 New Holland Road, Andrews. Anyone age 50 or older is welcome to attend. Upper Wabash Interpretive Services interpretive naturalist Lynnanne Fager will share her personal experiences with Indiana bald eagles. The program begins with a carry-in meal at noon. Chicken and noodles and mashed potatoes will be provided. Guests should bring a side dish to share, a beverage and their table service. A \$1 donation will be accepted. Reservations may be made by calling 260-468-2127.

Voice for grassroots organizing is MLK speaker at Manchester

Tayna Fogle will tell her story and share lessons in the Power of Voice: Darkest Past Now Greatest Asset at 3:30 p.m. Tuesday, Feb. 4 in Cordier Auditorium on the North Manchester campus. It is free and open to the public.

Red Cross schedules blood donation opportunity for Feb. 5

The Red Cross has scheduled a blood donation opportunity for 2 to 6:30 p.m. Wednesday, Feb. 5 at the Urbana Yoke Parish Community Center, 16 E. Half St., Urbana.

GriefShare support group begins Feb. 5

GriefShare grief recovery support group will meet from 6:30 to 8 p.m. Wednesdays beginning Feb. 5 at the Congregational Christian Church, 310 N. Walnut St., North Manchester. Participant workbooks can be purchased for \$15. Scholarships are available. For more information or to register, call 260-982-2882.

Red Cross schedules blood donation opportunity for Feb. 6

The Red Cross has scheduled a blood donation opportunity for noon to 6 p.m. Thursday, Feb. 6 at the Manchester Church of the Brethren, 1306 Beckley St., North Manchester.

United Methodist Church plans community dinner

The United Methodist Church will be hosting a community dinner from 4:30 to 7 p.m. Friday, Feb. 7 at 306 E. Second St. The menu includes baked steak, green beans, mashed potatoes and gravy, salad, roll, dessert and drink. Ticket cost for adults is \$8.50 and children ages 7 to 12 are \$5, children under 6 are free. Carry-outs are available at 4:30 p.m. The public is welcome. North Manchester United Methodist Church is handicapped-accessible, with parking in the rear of the church and the East Second Street parking lot.

Bachelor Creek Church of Christ to host prom for people with special needs

Bachelor Creek Church of Christ will host Night to Shine 2020 from 6 to 9 p.m. Friday, Feb. 7 at Northfield High School, 154 W. 200 North. For additional information, visit www.bachelorcreek.com.

LaFontaine Lions to host breakfast

The LaFontaine Lions Club is set to host a breakfast from 7:30 to 10 a.m., or until it's gone, Saturday, Feb. 8 at

the LaFontaine Community Building. The menu includes scrambled eggs, sausage, sausage gravy and biscuits, pancakes (on request), juice, milk and coffee. There will be a free-will donation. Proceeds will be used for the upkeep of the LaFontaine Community Building. Lions also collect old glasses, hearing aids and keys.

State of Our Communities to celebrate 2019, share plans for 2020

Grow Wabash County will be hosting the third annual State of Our Communities event on Wednesday, Feb. 12 in Legacy Hall at the Honeywell Center. Breakfast will begin at 7:30 a.m. and presentations will begin at 8 a.m. The event should conclude around 10 a.m. Sponsorships and tickets are available by registering here: <https://tinyurl.com/wjs6rbj>.

Skywarn weather spotter training set

A Skywarn weather spotter training session has been scheduled for 7 p.m. Thursday, Feb. 13 at the skating rink at the Honeywell Center, 275 W. Market St. Check-in begins at 6:30 p.m. Online registration is available at <https://wabashspotter.eventzilla.net>. Registration may also be completed by calling 260-563-3181 or 574-834-1104.

Honeywell Foundation's annual art competition open

The Honeywell Foundation's Clark Gallery will be hosting its annual 92 County Art Show through Wednesday, Feb. 19. A public reception for this event will take place at 7 p.m. Wednesday, Feb. 19, 2020. For more information, contact Michele Hughes at mjhughes@HoneywellFoundation.org or call the Honeywell Center Box Office at 260-563-1102.

Career Closet donations sought

Donations for the Career Closet will be collected through Friday, Feb. 21. Manchester University will accept gently used professional or business casual clothing and accessories. This event helps students who are not financially able to purchase professional clothing be able to dress appropriately when talking with employers and programs. Donations may be brought to Room 103 of the Chinworth Center on the North Manchester campus or Sarah Lauck at the Fort Wayne campus.

Low Impact Fitness classes scheduled

Fitness that is both fun and free led by Mary Jo McClelland at 9:45 a.m. every Monday and Thursday, and 3 p.m. Wednesdays at Living Well Winchester Center, 239 Bond St. There is no fee or registration required.

Cancer care advocate available every Tuesday

A cancer care advocate is available from 1 to 4 p.m. every Tuesday at the Winchester Senior Center, 239 Bond St. No appointment is needed. This service is supported by the Hope Foundation and provided by Cancer Services out of Fort Wayne.

Yoga classes scheduled on Tuesdays

Yoga for those who are intermediate to experienced

levels have been scheduled for 5:30 p.m. Tuesdays at the Living Well Winchester Center, 239 Bond St. The cost is \$10, and discount passes are available.

DivorceCare to meet every Tuesday

DivorceCare, a 13-week DVD series sponsored by Wabash Friends Counseling Center, features some of the nation's foremost Christian experts on topics concerning divorce and recovery, according to a press release. The support group meets at 6:30 p.m. every Tuesday in Room 112 in the Wabash Friends Church, 3563 South State Road 13. Group leader and members of the group meet for dinner at 5:30 p.m. at Subway, 1812 S. Wabash St. on State Road 15. For more information, call 260-563-8453, 877-350-1658 or group leader Janet Quillen at 260-571-5235; email office@wabashfriends.org; or visit www.divorcecare.org.

Employers invited to register for Manchester Career Fair

Employers are invited to meet students at the Manchester University career, internship and graduate school fair from 1 to 3:30 p.m. Wednesday, March 4, at the upper level of the Jo Young Switzer Center on the North Manchester campus. Setup begins at 11:30 p.m. with lunch and informal networking. Each employer registered will receive a covered 6-foot table and two chairs. The cost to register is \$40 to \$50, depending on the type of employer. Fair sponsorship is also available for \$150. For more information and to register, visit <http://bit.ly/MUCareerFair2020>. Employers with questions may email CareerDevelopment@manchester.edu.

'Death by Chocolate' tickets on sale

The Wabash Area Community Theater's winter comedy "Death by Chocolate" will open at 6 p.m. and dinner is at 6:30 p.m. Friday, March 6 and Saturday, March 7; and doors will open at noon and dinner is at 12:30 p.m. Sunday, March 8 at the Charley Creek Inn. Tickets are on sale now at the Charley Creek Inn reception desk. For more information, call Bruce Rovelstad at 260-330-0543 or Bev Vanderpool at 765-661-8206.

Salute to Ag Dinner to honor 2019 Farm Family of the Year

Grow Wabash County and the Salute to Ag committee have announced that Steve Flack and his family have been selected as the 2019 Farm Family of the Year. They will be recognized for their contributions to the Wabash County agriculture industry during Grow Wabash County's annual Salute to Ag Dinner at 6:30 p.m. Wednesday, March 11 at the Heartland REMC, 350 Wedcor Ave. Tickets are \$20 each and sponsorship opportunities are available ranging from \$100 up to \$2,500. Registration may be completed by visiting growwabashcounty.com/events, by emailing info@growwabashcounty.com or calling 260-563-5258.

Editor's note: If you have an upcoming event to submit, please send it by email to news@wabashplaindealer.com no later than five days before the event itself. Please use complete sentences, Associated Press style and Microsoft Word or PDF file formats.

Roxy 5 Showtimes for Friday, January 24 - Thursday, January 30
All showtimes have Closed Captioning available.

1917 (R) Fri: 7:10, 9:10 Sat: 1:30, 4:05, 7:10, 9:50 Sun: 1:30, 4:05, 7:10 Mon-Thurs: 7:10	Bad Boys for Life (R) Fri: 6:50, 9:40 Sat: 1:10, 3:55, 6:50, 9:40 Sun: 1:10, 3:55, 6:50 Mon-Thurs: 6:50	Jumanji: The Next Level in 2D (PG13) Fri: 6:30, 9:20 Sat: 1:00, 3:45, 6:30, 9:20 Sun: 1:00, 3:45, 6:30 Mon-Thurs: 6:30
The Grudge (R) Fri: 6:40, 9:10 Sat: 1:20, 4:15, 6:40, 9:10 Sun: 1:20, 4:15, 6:40 Mon-Thurs: 6:40	Dolittle (PG) Fri: 7:00, 9:30 Sat: 1:40, 4:25, 7:00, 9:30 Sun: 1:40, 4:25, 7:00 Mon-Thurs: 7:00	

For more information please call **765-460-5322**
or visit us online at www.roxyperu.com
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5-Day Weather Summary

Tuesday Cloudy 35 / 27	Wednesday Cloudy 33 / 26	Thursday Mostly Cloudy 34 / 28	Friday Mostly Cloudy 37 / 31	Saturday Mostly Cloudy 40 / 32
Sun and Moon				
First 2/1	Full 2/9	Last 2/15	New 2/23	

Detailed Local Outlook
Today we will see cloudy skies, high temperature of 35°, humidity of 82%. West northwest wind 7 mph. Expect cloudy skies tonight, overnight low of 27°. East southeast wind 2 to 5 mph. The wind chill for tonight could reach 24°. Wednesday, skies will be cloudy, high of 33°, humidity of 74%.

It's vital to limit screen time for kids

DEAR DOCTOR: My husband and I are pretty strict about screen time with our kids. I read about a new study that indicates that screen time actually changes a child's brain. Is this true? How much screen time is OK?

DEAR READER: As parents ourselves, we share your struggle when it comes to limiting screen time. But considering how we adults often struggle to put down the phone or step away from the computer, it's not surprising that our kids face the same challenges.

Screens are so instantly absorbing, it's all too easy to hand a fussy baby or toddler a phone while juggling several other tasks. And with so much social interaction now shifted to the online world, tweens and teens can feel cut off from their peers without screen access. Add in the increasing amount of schoolwork now done on computers and online, and it can feel like a screen-centric life is all but inevitable.

A recent study supports a growing body of research that suggests it's time to rethink our acceptance of screens. Published last November in the journal JAMA Pediatrics, it found a link between screen time and a drop in language and literacy skills among young children. Not only that, brain scans found that kids who spent a lot of time in front of a screen experienced certain changes to the physical structures of their brains.

The researchers began by assessing the cognitive abilities of 47 children between the ages of 3 and 5. They also gathered detailed information about screen habits from the children's parents. MRI scans of the children's brains revealed that those who exceeded the recommended one hour of screen time per day had lower levels of development and organization in brain tissues known as white matter. White matter is made up of long nerve fibers surrounded by fatty protective tissues, and it plays a key role in

language development and cognitive skills.

The children with higher screen time and structural brain changes also had poorer outcomes on tests measuring language and literacy skills. This all sounds dire, so it's important to note that this was a small study with a narrow scope.

The authors noted that the question of screen time for children deserves further study.

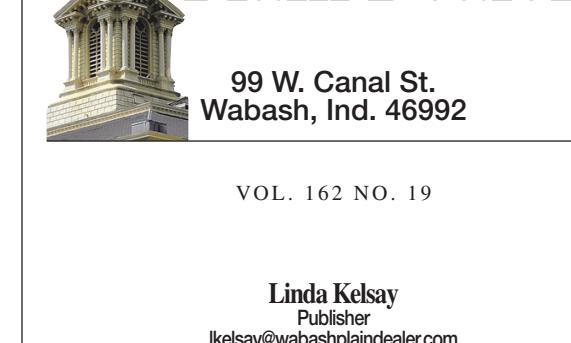
As for how much screen time is OK, that's the big question right now. According to updated guidelines from the American Academy of Pediatrics, children younger than 18 months should have no screen time at all, other than video chatting with parental supervision. For children between ages 2 and 5, the AAP recommends a maximum

of one hour of high-quality programming per day, watched with a parent

watched with a parent present to explain what they are seeing. After age 6, the advice is consistent limits that maximize physical and mental health, as well as face time with family and friends.

It's important that as parents, we lead by example and step away from our own screens.

Eve Glazier, M.D., MBA, is an internist and associate professor of medicine at UCLA Health. Elizabeth Ko, M.D., is an internist and assistant professor of medicine at UCLA Health. Send your questions to askthedoctors@mednet.ucla.edu, or write: Ask the Doctors, c/o UCLA Health Sciences Media Relations, 10880 Wilshire Blvd., Suite 1450, Los Angeles, CA, 90024. Owing to the volume of mail, personal replies cannot be provided.



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Obituaries

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www.grandstaff-hentgen.com

Peggy L. Drook

Aug. 7, 1946 - Jan. 25, 2020

Peggy L. Drook, 73, of Wabash, passed away at 5:30 a.m. on Saturday, Jan. 25, 2020 at her residence. She was born in Marion, Indiana on Aug. 7, 1946, to the late Alva & Verda (Hiatt) Manning.

Peggy was a 1964 graduate of Southwood High School. She married John H. Drook on Jan. 31, 1964; he passed away on Dec. 16, 2004. Peggy worked as a pharmacy technician at the Wabash County Hospital and Walgreens in Wabash. She also worked as a homemaker taking care of her family. Peggy was a member of St. Matthews United Church of Christ. She was active with the Policeman's wives' group.

Peggy was an avid Chicago Cubs, Chicago Bears and Purdue Boilermakers fan. Peggy lived for taking care and being with her family. She greatly enjoyed following her grandchildren's, Tyler and Bryce, baseball games.

Peggy is survived by one son, Andrew (Paula) Drook, of Marietta, Georgia; one daughter, Deann (Todd) Hill, of Wabash; grandchildren, Tyler (Jenna) Drook, of Wabash, Paige Hill, of Wabash; Bryce Hill, of Wabash; Marin (Caleb) Coffman, of Sedalia, Colorado; John Drook, Jerald Drook and Jacob Drook, all of Marietta, Georgia; one great-grandchild, Pryor Drook, of Wabash.



bash; brother, Danny (Edna) Manning, of Wabash; sisters, Sally Cruzen, of Fort Worth, Texas and Connie Smith, of Lagro; her cairn terrier and constant companion, Wrigley. She was preceded in death by her husband, brother, Donald "Skip" Manning and sister, Bonnie Tucker.

Funeral services will be held at 11 a.m. on Wednesday, Jan. 29, 2020 at McDonald Funeral Home, 231 Falls Avenue, Wabash, Indiana 46992 with Pastor Richard Olson officiating. Burial will follow at St. Peters Cemetery in Urbana.

Visitation for family and friends will be from 2 - 7 p.m. on Tuesday, Jan. 28, 2020 at the funeral home.

Preferred memorials are to the Wabash County Animal Shelter, Inc., 810 Manchester Avenue, Wabash, Indiana 46992.

Online condolences may be sent to the family at www.mcdonaldfunerals.com.

Cameron Hackworth

Dec. 6, 2019 - Jan. 22, 2020

Cameron Hackworth was born Dec. 6, 2019 to Timothy Hackworth and Leah (Anderson) Ortiz. He was called to Heaven Jan. 22, 2020.

He is survived by parents; brother, Michael Ortiz; sisters, Lydia Ortiz, Jacqueline Ortiz, Shelby Hackworth; grandparents, Linda and Timothy Hackworth; great-grandparents, Rick and Kathleen Hicks; grandparents, Angela and

Juan Ramirez; great-grandparents, Jack and Darlene Wagner; aunts, Melinda Hackworth, Shailea (Tyler) Singleton, Lexi Ramirez; uncles, Jacob (Jennifer) Anderson, Juan Ramirez, and Layton Ramirez. Calling Feb. 1, 2020 1 - 3 p.m. at McKee Mortuary. Celebration of Life starting at the conclusion of calling.

Arrangements are entrusted to McKee Mortuary.

Tyce James Hoppes

Funeral Services for Tyce James Hoppes, infant son of Trent and Christin (Macaluso) Hoppes of rural Wabash, were 11 a.m., Saturday, Jan. 25, 2020 at Grandstaff-Hent-

gen Funeral Service, Wabash. Jody Tyner officiated and Mary Lou Watson was the musician. Burial was in Roann Community Cemetery, Roann.

by children, grandchildren and even great-grandchildren.

They gathered under an enormous, heated tent straddling the train tracks that had transported people to Birkenau, the part of the vast complex where most of the murdered Jews were killed in gas chambers and then cremated. Auschwitz was liberated by the Soviet army on Jan. 27, 1945.

Ronald Lauder, the president of the World Jewish Congress, brought the crowd to tears with the story of a survivor who was separated from his family: The man watched his young daughter, in a red coat, walk to her death, turning into a small red dot in the distance before disappearing forever.

After the end of the war, when "the world finally saw pictures of gas chambers, nobody in their right mind wanted to be associated with the Nazis," he recalled. "But now I see something I never thought I would see in my lifetime, the open and brazen spread of anti-Jewish hatred."

"Do not be silent! Do not be complacent! Do not let this ever happen again - to any people!" Lauder said.

The magnitude of the crime perpetrated in this place is terrifying, but we must not look away from it and we must never forget it," Duda said.

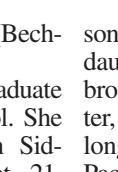
About 200 camp survivors attended, many of them elderly Jews and non-Jews who traveled from Israel, the United States, Australia, Peru, Russia, Slovenia and elsewhere. Many lost parents and grandparents in Auschwitz or other Nazi death camps during World War II, but were joined

Nila Lee Hayes, 82, of Kokomo, Indiana, died at 9:02 a.m., Saturday, Jan. 25, 2020 at her home. She was born March 8, 1937 in Servia, Indiana to Roy Willard and Evelyn M. (Bechtold) Mowrer.

Nila was a 1953 graduate of Wabash High School. She married Robert Devon Siders in Wabash on Sept. 21, 1953; he died Sept. 2, 1974.

She attended the Abundant Life Church in Kokomo. Nila enjoyed reading, square dancing, and going to bible study and church.

She is survived by four children, John Robert Siders and Rick E. (ToniLynn) Siders, both of Lagro, Indiana, Lisa G. (Rick) Winter of Kokomo, and Brent L. Siders of Tampa, Florida, 13 grandchildren, 30 great grandchildren, sister, Kris (Michael) Walker



of Tampa, and her extended family, Mary Pace, Jerry (Terry) Pace Jr., Karl Pace, and Kurt (Melissa) Pace. She was also preceded in death by her parents, son, Robert Devon Siders, Jr., daughter, Teresa L. Siders, brother, Michael Mowrer, sister, Elaine Hardesty, and her longtime companion, Jerry Pace.

Funeral services will be 2 p.m. Friday, Jan. 31, 2020 at Grandstaff-Hentgen Bender Chapel, 207 W. Main St., North Manchester with Pastor Charles Riley officiating. Burial will be in Fairview Cemetery, Servia. Friends may call 12:30 - 2 p.m. Friday, at the funeral home.

Preferred memorial is Lupus Foundation.

The memorial guest book for Nila may be signed at www.grandstaff-hentgen.com.

Nila Lee Hayes

March 8, 1937 - Jan. 25, 2020

As a Jewish survivor recited Hebrew prayers for the dead, the crowd bowed their heads or wiped away tears. Clergymen of other faiths also prayed.

Then, with the famous gate and barbed wire illuminated in the dark and cold evening, guests marched in a procession to place candles at a memorial to the victims set amid the remains of the gas chambers.

Most of the 1.1 million people murdered by the Nazi German forces at the camp were Jews, but other Poles, Russians and Roma were imprisoned and killed there.

World leaders gathered in Jerusalem last week to mark the anniversary in what many saw as a competing observance. Among them were Russian President Vladimir Putin, U.S. Vice President Mike Pence, French President Emmanuel Macron and Britain's Prince Charles.

Politics intruded on that event, with Duda boycotting it in protest after Putin claimed that Poland played a role in triggering World War II. Duda had wanted a chance to speak before or after Putin to defend his nation's record in face of

those false accusations, but he was not given a speaking slot in Jerusalem.

Those claims comes as many Eastern European countries in recent years have been mythologizing their own people's behavior during the war and suppressing knowledge of wrongdoing, something Poland's government also has been criticized for.

Duda said Monday at a news conference that he felt that in Jerusalem, "Polish participation in the epic fight against the Nazis was ignored."

At the commemoration, he did not mention Russia by name. Yet he stressed how Poland was invaded and occupied, losing 6 million of its citizens in the war, half of them Jews. He recalled how Poland fought the Germans on several fronts, warned the world in vain about the genocide of the Jews, and for decades has been a responsible custodian of Auschwitz and other sites of German atrocities.

"Distorting the history of World War II, denying the crimes of genocide and negating the Holocaust as well as an instrumental use of the Auschwitz for whatever purposes is tantamount to desecration

of the memory of the victims," Duda said. "Truth about the Holocaust must not die."

Among others attending the observances at Auschwitz, which is located in the part of southern Poland that was occupied by Germany during the war, were German President Frank-Walter Steinmeier, Hungarian Prime Minister Viktor Orban, Ukrainian President Volodymyr Zelenskiy and Israeli President Reuven Rivlin. The U.S. was represented by Treasury Secretary Steven Mnuchin.

Organizers of the event in Poland, the Auschwitz-Birkenau state memorial museum and the World Jewish Congress, have sought to keep the spotlight on survivors.

On the eve of the commemorations, survivors, many leaning on their children and grandchildren for support, walked through the camp where they had been brought in on cattle cars and suffered hunger and illness and came close to death. They said they were there to remember, to share their histories with others and to make a gesture of defiance toward those who had sought their destruction.

"I have no graves to go to

and I know my parents were murdered here and burned. So this is how I pay homage to them," said Yvonne Engelmann, a 92-year-old Australian who was joined by three more generations now scattered around the globe.

She recalled being brought in from a ghetto in what was then Czechoslovakia by cattle car, being stripped of her clothes, shaved and put in a gas chamber. By some miracle, the gas chamber did not work that day, and she later survived slave labor and a death march.

A 96-year-old survivor, Jeanette Spiegel, was 20 when she was brought to Auschwitz, where she spent nine months. Today she lives in New York and is fearful of rising anti-Semitic violence in the United States.

"I think they pick on the Jews because we are such a small minority and it is easy to pick on us," she said, fighting back tears. "Young people should understand that nothing is for sure, that some terrible things can happen and they have to be very careful. And that, God forbid, what happened to the Jewish people then should never be repeated."

Auschwitz survivors warn of rising anti-Semitism 75 years on

By VANESSA GERA

Associated Press

OSWIECIM, Poland — Survivors of the Auschwitz-Birkenau death camp prayed and wept as they marked the 75th anniversary of its liberation, returning Monday to the place where they lost entire families and warning about the ominous growth of anti-Semitism and hatred in the world.

"We have with us the last living survivors, the last among those who saw the Holocaust with their own eyes," Polish President Andrzej Duda told those at the commemoration, which included the German president as well as Jewish, Christian and Muslim leaders.

"The magnitude of the crime perpetrated in this place is terrifying, but we must not look away from it and we must never forget it," Duda said.

About 200 camp survivors attended, many of them elderly Jews and non-Jews who traveled from Israel, the United States, Australia, Peru, Russia, Slovenia and elsewhere. Many lost parents and grandparents in Auschwitz or other Nazi death camps during World War II, but were joined

by children, grandchildren and even great-grandchildren. They gathered under an enormous, heated tent straddling the train tracks that had transported people to Birkenau, the part of the vast complex where most of the murdered Jews were killed in gas chambers and then cremated. Auschwitz was liberated by the Soviet army on Jan. 27, 1945.

Ronald Lauder, the president of the World Jewish Congress, brought the crowd to tears with the story of a survivor who was separated from his family: The man watched his young daughter, in a red coat, walk to her death, turning into a small red dot in the distance before disappearing forever.

After the end of the war, when "the world finally saw pictures of gas chambers, nobody in their right mind wanted to be associated with the Nazis," he recalled. "But now I see something I never thought I would see in my lifetime, the open and brazen spread of anti-Jewish hatred."

"Do not be silent! Do not be complacent! Do not let this ever happen again - to any people!" Lauder said.

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Opinion

SPEAK UP

How to contact your legislators:

U.S. Sen. Todd Young, R-Ind.
B33 Russell Senate Office Building Washington, D.C. 20510 1-202-224-5623 <http://young.senate.gov/contact>

U.S. Sen. Mike Braun, R-Ind.
B85 Russell Senate Office Building Washington, D.C. 20510 202-224-4814 <http://braun.senate.gov/>

U.S. Rep. Jackie Walorski, R-District 2
419 Cannon House Office Building Washington, D.C. 20515 202-225-3915

State Sen. Andy Zay, R-District 17
Indiana Senate 200 W. Washington St. Indianapolis, IN 46204 1-800-382-9467 Senator.Zay@iga.in.gov

State Rep. David Wolkins, R-District 18
Indiana House 200 W. Washington St. Indianapolis, IN 46204 1-800-382-9841 h18@in.gov

To email any Indiana lawmaker, go to this website: www.in.gov/cgi-bin/legislative/contact/contact.pl

LETTERS GUIDELINES

The Wabash Plain Dealer encourages your letters to the editor forum, which is designed to be a forum for exchange of ideas between readers about issues of community importance.

Please sign your letter. Your name will be used with the letter that is published in the Plain Dealer. Your letter will be returned if it is your desire to remain anonymous.

Since we may want to write or call you to verify the letter, we ask that you include your address and telephone number. All our letters to the editor are published in the interest of fair play, so we trust our letter writers will refrain from personal attacks on other persons or groups.

A letter should be less than two pages long, preferably of double-spaced typing.

In order to give everyone an opportunity to participate in this exchange of ideas, please try to limit your letters to one per month per household.

To submit a letter, please write the Wabash Plain Dealer at 123 W. Canal St., Wabash, IN 46992.

Letters also may be hand-delivered to the newspaper office, 123 W. Canal St. The office is open 9-11:30 a.m. and 1-4 p.m. Monday through Friday. If you should deliver a letter during non-business hours, a drop slot is located to the left of the front door. Letters may be faxed to 260-563-0816, or email them to news@wabashplaindealer.com with "Letters to the Editor" in the subject line.



DAILY SCRIPTURE

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Matthew 5:18

Abuse, obstruct ... repeat? Trump's guilt is clear

House impeachment managers concluded their opening arguments Friday, asserting the president abused his power in trying to force Ukraine to announce investigations of a political rival, then obstructed the House of Representatives in its pursuit of the truth. On both counts, the evidence is extraordinary. More witnesses and documents would likely make a strong case into a slam dunk. Senate Republicans have their fingers in their ears.

Let's be clear what is at stake: President Trump, via his lawyers, is arguing that no one – neither Congress nor the courts – has legitimate power

to oversee the executive.

The obstruction charge largely rests on the White House's sweeping refusal to cooperate in any fashion with the Ukraine impeachment inquiry. This was not rooted in a specific claim of specific executive privilege to shield a particular line of inquiry; it was and remains a blanket refusal to respect a constitutional prerogative. Neither Nixon nor Clinton went as far.

It gets worse. The administration told a court it couldn't make former White House Counsel Don McGahn testify before the House, claiming that the judicial branch should have no role in adjudicating

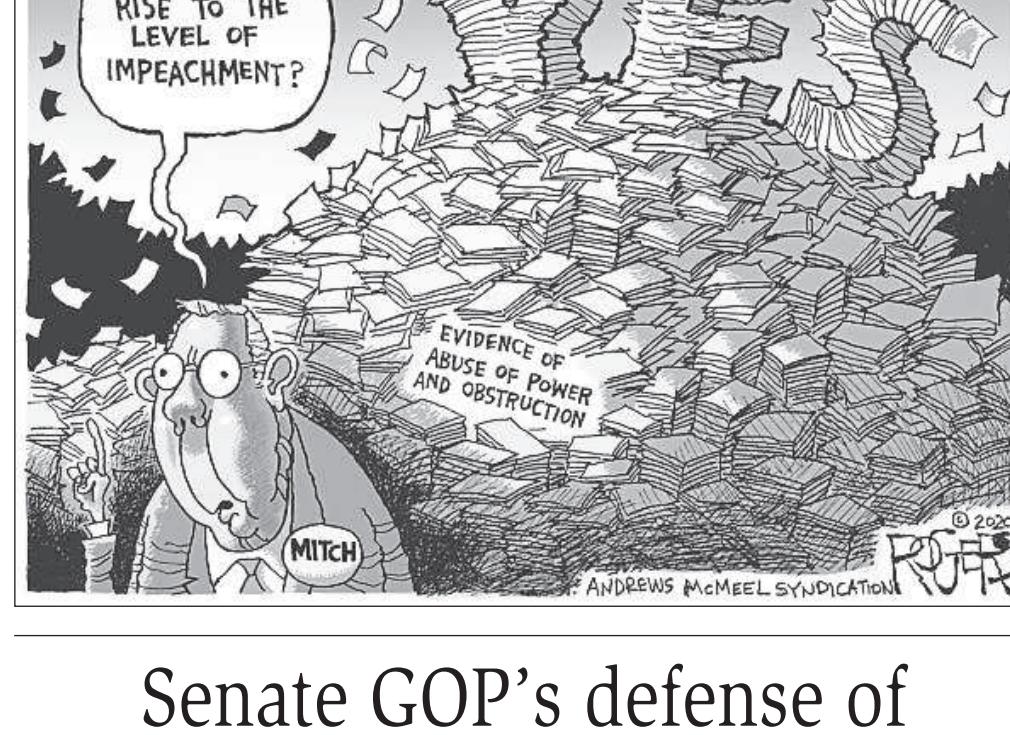
disputes between a president and Congress.

Then this week Jay Sekulow, Trump's outside impeachment counsel, argued the House should have stayed in court to battle executive privilege claims.

To them, any answer that lets the president evade accountability is the right answer.

Should it fail to demand more witnesses or documents, then exonerate Trump, the Senate will undercut Congress' power as a co-equal branch of government. And invite future obstruction.

This editorial was first published in The New York Daily News.



Senate GOP's defense of Trump is as mushy as apple pie

House Democrats have made a powerful case for turning President Trump's impeachment faux-trial into an actual trial, where the goals are truth and justice. Republicans, so far, have no coherent answer.

The procedures rammed through by Senate Majority Leader Mitch McConnell were designed to deliver nothing more than a few days of argument, preferably boring, followed by

party-line acquittal in time for the president's Feb. 4 State of the Union address. But it turns out that even simulated trials are inherently unpredictable.

The House impeachment managers, led by Intelligence Committee Chairman Adam Schiff, D-Calif., have masterfully laid out a clear, easy-to-follow narrative of Trump's misconduct. More importantly, they have made a powerful case that the Senate must gather evidence, including witness testimony and documents, beyond what the House was able to obtain. That is the key issue that Trump's defenders are afraid to confront.

On Wednesday, Schiff cleverly highlighted specific missing documents and witness testimony – contemporaneous memos, a key State Department cable, former national security adviser John Bolton's reported "drug deal" remark – that clearly would bear on whether Trump abused his power in his dealings with Ukraine. Why, Schiff asked repeatedly, would senators not want to see and hear this evidence?

Republicans' answers ranged from the weak to the laughable.

"We've just come out listening to, what, six hours of testimony, and I didn't hear anything new," Sen. John Barrasso, R-Wyo., told reporters during a break. Sen. Pat Toomey, R-Pa., agreed that he "didn't hear anything new."

Come on, do better than that. A day earlier, Republicans

I'm realistic. I know that Republicans have the votes to acquit Trump regardless of the evidence, if that's what they decide to do. But the House impeachment managers' skillful presentation of their case has made it much less politically attractive for GOP senators – especially those with tough reelection races – to say they won't even cast their eyes upon evidence that's being presented to them on a silver platter.

repeatedly voted – along party lines – not to hear anything new. They denied every single measure Democrats offered to call witnesses and subpoena documents, or even to give Chief Justice John Roberts the power to rule on admitting new evidence. That's like telling your waiter "I don't want any dessert" and later complaining that the service was horrible because "I didn't get any apple pie."

Republicans' stated rationale for not seeking new evidence was that gathering the facts was a task that the House, and only the House, should have performed. That's just ridiculous. To begin with, we the taxpayers are paying the salaries of the members of both chambers of Congress, and what matters is that necessary work gets done, not who does it. It's as if your waiter told you "Sorry, I just clocked in, and you ordered that apple pie before my shift began."

Trump took the unprecedented step of refusing to cooperate with the House impeachment inquiry in any way, denying all subpoenas and instructing his aides not to testify. Bolton refused to appear before the House. He now says he wants to appear before the Senate and has relevant information to disclose. What valid reason could there possibly be for not hearing what he has to say?

The GOP threat to also call former Vice President Joe Biden or his son Hunter Biden as witnesses is a big bluff, and Democrats should call them on it. Republicans control the Senate, which means they have subpoena power. They could have summoned the Bidens to testify at a committee hearing whenever they

chose. They don't really want the Bidens' testimony, which they know would be irrelevant to Trump's conduct. They're in desperate search of a talking point.

Sen. Lindsey Graham, R-S.C., quickly moved beyond talking points to yelling points. Democrats "are on a crusade to destroy this man," he practically screamed at reporters. "So, to my Democratic colleagues, you can say what you want about me, but I'm covering up nothing. I'm exposing your hatred of this president to the point that you would destroy the institution."

Graham's outburst brought to mind the passionate – and, I believe, calculated – screed he delivered at the Senate Judiciary Committee's confirmation hearing for Supreme Court Justice Brett Kavanaugh, accusing Democrats of trying to "destroy this guy's life." Pitching a fit worked then. It is unlikely to work now.

I'm realistic. I know that Republicans have the votes to acquit Trump regardless of the evidence, if that's what they decide to do. But the House impeachment managers' skillful presentation of their case has made it much less politically attractive for GOP senators – especially those with tough reelection races – to say they won't even cast their eyes upon evidence that's being presented to them on a silver platter.

All right, let's finish torturing our metaphor. It's like saying "The apple pie at this restaurant is an abomination," and having the waiter point out, "But sir, you didn't even order it."

Eugene Robinson's email address is eugenerobinson@washpost.com

Joe Biden's worst nightmare

Joe Biden may slip the knot of his Ukraine connection, but the more menacing of his bedevilements is yet to come.

The old Joe, meaning the one who led the Senate Judiciary Committee almost 30 years ago during the confirmation hearings of Supreme Court Justice Clarence Thomas, is about to hit the big screen – and not in a good way. Clips of the hearings are included in "Created Equal," a new documentary about Thomas that premieres Jan. 31 in select theaters around the country, just three days before the Iowa Democratic caucuses.

This is surely a coincidence.

The film, which I previewed (and wrote about) a couple of months ago, is a mesmerizing and deeply moving account of Thomas' journey from a no-plumbing shack in Georgia's Lowcountry to the highest court in the land. Based on more than 30 hours of interviews conducted by filmmaker Michael Pack, the movie necessarily covers Thomas' challenging hearings during which a former colleague, Anita Hill, accused him of inappropriate sexual overtures at work. He was then head of the Equal Employment Opportunity Commission and she was an attorney-adviser.

Take or leave the veracity of Hill's account, but the behavior of the committee members toward both Thomas and Hill was shameful and should be embarrassing to this day.

For those who were riveted by the 1991 hearings, the footage will be familiar if somewhat startling. Younger versions of elder statesmen are always a little jarring, revealing who they once were and, perhaps, who they are still. What we see in the film is Biden convincingly portraying himself as a first-class jerk.

Facing Thomas – a man of exponentially greater dignity in the hearing chamber – the then-Democratic senator from Delaware was condescending and disdainful, not to put too fine a point on it. If you see the movie, you probably won't like him and, I suspect, he won't like himself. Be that as it may, no amount of empathy for Biden's many tragic losses can mitigate what is plainly visible: The avuncular sweetheart with the twinkling blue eyes and the neon smile was nowhere in sight back then.

He was also, rhetorically, a tad weird. At one point, Biden was hyper-focused on how Thomas might apply natural law to his judicial decisions. Biden said:

"I just want to make sure we all know what we are talking about here ... There is a fervent, bright and aggressive school of thought that wishes to see natural law further inform the Constitution than it does now. The positivists, led by Judge [Robert] Bork, argue against this school. Again, that may be lost on all the people, but you know and I know what we are talking about."

Sure, OK.

A beat later in the documentary, Thomas concedes that he knew what Biden was attempting – he was trying to trick Thomas into talking about abortion – but Biden pursued a course so cryptic that one wonders whether Biden himself knew what he was driving at. He continued:

"Someone may apply it [natural law] in a way ... that is liberal. You may apply it in a way that leads you in a direction that is conservative, or you may, like many argue, not apply it at all. Nevertheless, it is a fundamental question that is going to be almost impossible for non-lawyers to grasp in an exchange, but you know and I know it is a big, big deal. In conclusion ..."

In one of several humorous comments in the film, Thomas remarked: "One of the things you do in hearings is you have to sit there and look attentively at people you know have no idea what they're talking about."

Later in the hearings, following Thomas' explosive condemnation of the proceedings as "a high-tech lynching," Biden and some other committee members seemed abashed and contrite, perhaps in recognition of the truth of which they, of all people, should have been wary. As Thomas himself summarized the events, he was being destroyed because he "was the wrong black guy."

Whatever one's impression of Biden or Thomas, you're likely to change your mind about one, the other or both upon seeing this film. For what it's worth, I recommend it.

Kathleen Parker's email address is kathleenparker@washpost.com

HISTORY

Today is Tuesday, Jan. 28, the 28th day of 2020. There are 338 days left in the year.

Highlight in history:

On Jan. 28, 1973, a cease-fire officially went into effect in the Vietnam War, a day after the signing of the Paris Peace Accords by the United States, North Vietnam and South Vietnam.

On this date:

In A.D. 814, Holy Roman Emperor Charlemagne died in Aachen in present-day Germany.

In 1547, England's King Henry VIII died; he was succeeded by his 9-year-old son, Edward VI.

In 1813, the novel "Pride and Prejudice" by Jane Austen was first published anonymously in London.

In 1878, the first daily college newspaper, Yale News (now Yale Daily News), began publication in New Haven, Connecticut.

In 1911, the notorious Hope Diamond was sold by jeweler Pierre Cartier to socialites Edward and Evalyn McLean of Washington, D.C., for \$180,000.

In 1915, the American merchant vessel SS William P. Frye, en route to England with a cargo of wheat, became the first U.S. ship to be sunk during World War I by a German cruiser, the SS Prinz Eitel Friedrich, even though the United States was not at war.

In 1916, Louis D. Brandeis was nominated by President Woodrow Wilson to the Supreme Court; Brandeis became the court's first Jewish member.

In 1956, Elvis Presley made his first national TV appearance on "Stage Show," a CBS program hosted by Tommy and Jimmy Dorsey.

DAILY SCRIPTURE

Letters also may be hand-delivered to the newspaper office, 123 W. Canal St. The office is open 9-11:30 a.m. and 1-4 p.m. Monday through Friday. If you should deliver a letter during non-business hours, a drop slot is located to the left of the front door. Letters may be faxed to 260-563-0816, or email them to news@wabashplaindealer.com with "Letters to the Editor" in the subject line.

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Business

FFW announces fourth quarter and year-end earnings

Corporation reported net income of \$1.267M for the final three months of 2019

By STAFF REPORT

FFW Corporation, parent corporation of Crossroads Bank, announced earnings for the three and six months ended Dec. 31, 2019, according to a press release.

For the three months ended Dec. 31, 2019, the corporation reported net income of \$1,267,000 or \$1.11 per common share compared to \$1,148,000 or \$1 per common share for the three months ended Dec. 31, 2018.

Net interest income for the

three months ended Dec. 31, 2019 was \$3,410,000 compared to \$3,297,000 for the three months ended Dec. 31, 2018.

The provision for loan losses was \$50,000 for the three months ended Dec. 31, 2019, and \$56,000 for the three months ended Dec. 31, 2018. Total non-interest income was \$1,045,000 for the three months ended Dec. 31, 2019, compared to \$814,000 for the three months ended Dec. 31, 2018. Non-interest expense was \$2,938,000 for the three

months ended Dec. 31, 2019 and \$2,797,000 for the three months ended Dec. 31, 2018.

For the six months ended Dec. 31, 2019, the Corporation reported net income of \$2,503,000 or \$2.19 per common share compared to \$2,253,000 or \$1.95 per common share for the six months ended Dec. 31, 2018. Net interest income for the six months ended Dec. 31, 2019 was \$6,901,000 compared to \$6,611,000 for the six months ended Dec. 31, 2018. The company recog-

nized a provision for loan losses of \$125,000 for the six months ended Dec. 31, 2019 and \$131,000 for the six months ended Dec. 31, 2018. Total non-interest income was \$2,056,000 for the six months ended Dec. 31, 2019 compared to \$1,681,000 for the six months ended Dec. 31, 2018. Non-interest expense was \$5,928,000 for the six months ended Dec. 31, 2019 and \$5,557,000 for the six months ended Dec. 31, 2018.

The three and six months ended Dec. 31, 2019, repre-

sented a return on average common equity of 10.89 percent and 10.83 percent, respectively, compared to 11.24 percent and 11.03 percent for the three and six month periods ended Dec. 31, 2018. The three and six months ended Dec. 31, 2019, represented a return on average assets of 1.20 percent and 1.19 percent, respectively, compared to 1.13 percent and 1.13 percent, for the three and six month periods ended Dec. 31, 2018.

The allowance for loan losses as a percentage of gross loans receivable was 1.37 percent at Dec. 31, 2019,

compared to 1.35 percent at June 30, 2019. Nonperforming assets were \$3,278,000 at Dec. 31, 2019 compared to \$3,693,000 at June 30, 2019.

As of Dec. 31, 2019, FFW's equity-to-assets ratio was 11.1 percent compared to 10.79 percent at June 30, 2019. Total assets at Dec. 31, 2019 were \$417,095,000 compared to \$414,517,000 at June 30, 2019. Shareholders' equity was \$46,318,000 at Dec. 31, 2019 compared to \$44,738,000 at June 30, 2019.

Crossroads Bank exceeds all applicable regulatory requirements to be considered "well-capitalized."

The case for and against repeatedly getting a large tax refund

My children hate it when I repeat myself about something they should or should not do.

And yet, as any parent can attest, certain lessons are not only worth repeating, they are necessary so that you can check off that you did your duty to inform.

Such is the case with the yearly celebratory tradition of the tax refund.

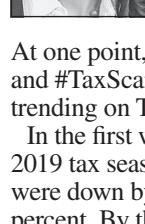
For many taxpayers, this is the singular reason to rejoice during tax season, which opens Jan. 27. This is when the IRS starts accepting and processing 2019 returns. The agency expects to receive more than 150 million individual returns this season.

Every year, millions of filers look forward to getting a tax refund like it's found money. It's not. They simply had their employers withhold too much of their own money.

Last year was difficult for a lot of taxpayers, who took to social media to complain about their smaller refunds. Changes mandated in the Tax Cuts and Jobs Act impacted the 2018 returns they were filing. Although the law nearly doubled the standard deduction, it also removed personal exemptions and limited or discontinued other popular deductions.

The downward trend in refunds did not mean people paid more in taxes. Instead, many got more money in their paychecks throughout the year. The problem was

Michelle Singletary



the amounts weren't noticeable.

A lot of taxpayers cried foul when they didn't get a refund or ended up owing the IRS.

At one point, #taxscam and #TaxScamStories were trending on Twitter.

In the first week of the 2019 tax season, tax refunds were down by about 8 percent. By the third week, folks were livid. The average refund amount dropped by 16.7 percent, a decrease of \$529 compared with a year earlier.

However, by the end of year, the average refund was \$2,869, a decrease of just 1.4 percent year over year, according to the latest figures from the IRS.

Hopefully, this tax season there won't be any surprises. It should be back to normal. Those who want a large refund made changes to continue the trend.

Still, I feel it necessary to repeat again this year that a tax refund isn't necessarily a good thing. Here are three reasons you shouldn't rejoice in getting a refund.

■ You've got debt. Let's say you're carrying credit card debt with the average interest rate of 17 percent. You plan to make a dent in this debt by using your tax refund. But you're costing yourself more money by not

paying the debt down during the year.

■ You don't have an emergency fund. Without a stash of cash to handle financial emergencies, you may resort to using credit, thereby increasing your debt. Let's take the average refund people got last year: \$2,869. On a monthly basis, that's almost \$240. The Federal Reserve found last year that 27 percent of adults would have to borrow or sell something to handle an unexpected \$400 expense.

■ You're prone to splurging. You use the lump sum refund as a justification to buy a big screen TV or take a vacation because you view the money as a windfall. You deserve to treat yourself, you reason, even though the money could be better used to reduce debt or establish an emergency fund.

Here are three reasons a refund may not be such a bad strategy.

■ Saving doesn't come easy. If you're a natural born saver, it seems ridiculous that others can't be disciplined enough to save throughout the year. Yet as Polonius tells his son in Shakespeare's "Hamlet": "This above all: to thine own self be true." If this is the only way you can save, do what you have to do.

■ You're not losing a lot of money. Critics of serial refund enthusiasts – myself included – argue that by over-withholding, you are lending the government

money interest-free. However, with savings rates so low, giving up the minuscule amount of interest you could earn in a deposit account is worth the guarantee that this forced savings strategy will net a lump sum that you wouldn't otherwise be able to amass.

■ You can't trust yourself. If, for you, money seen is money spent, then I can see why a refund is your savings grace. People who like getting a refund tell me having Uncle Sam hold their money keeps it out of their reach – eliminating the temptation to recklessly spend it.

I've come to appreciate why people prefer to get a tax refund. But going forward – for tax season 2021 – would you at least consider reexamining why repeatedly getting a refund may not be such a smart money move? The status quo could be keeping you from taking your finances to a higher level.

Readers can write to Michelle Singletary c/o The Washington Post, 1301 K St., N.W., Washington, D.C. 20071. Her email address is michelle.singletary@washpost.com. Follow her on Twitter (@SingletaryM) or Facebook (www.facebook.com/Michelle.Singletary). Comments and questions are welcome, but due to the volume of mail, personal responses may not be possible. Please also note comments or questions may be used in a future column, with the writer's name, unless a specific request to do otherwise is indicated.

FICO's new credit score model could result in significant changes for 80M consumers

BY MICHELLE SINGLETARY

Your credit matters in so much of your financial life.

It matters when renting, getting auto or home insurance, buying a car, and even applying to certain jobs.

Lenders assess how risky certain renters or borrowers may be by looking at how they handle their debts – credit cards, student loans or mortgages.

This is where FICO comes in. The company created the scoring model used by most lenders. FICO scores generally range from a low of 300 to a high of 850. A high score – along with other financial factors, such as income – can place you in a tier that results in the best lending deals.

FICO periodically updates its scoring model, and the company recently announced it would be releasing two new versions this summer – FICO 10 and FICO 10 T.

The new models will do a better job of identifying good borrowers, said David Shellenberger, FICO's vice president of scores and predictive analytics.

"Consumers who do a better job of managing their credit are going to be rewarded more with FICO Score 10," he said.

The significant development involves FICO 10 T, which will take a deeper dive

into people's credit usage. Unlike traditional credit bureau data, this model will look at trends in a consumer's account balances over 24 months.

"Some people will be helped, some hurt," said Shellenberger.

FICO estimates 40 million consumers will see a drop in their scores by 20 points or more. But another 40 million could see their scores increase by just as much.

Overall, the FICO 10 models are promising a 10 percent decline in defaults for newly originated bankcards and 9 percent among newly originated auto loans. FICO says lenders could also see as much as a 17 percent drop in defaults for new mortgages.

Here are two examples of how the trending data might impact two different consumers.

Consumer No. 1: She consistently pays off her credit cards before the due date and stays well below her available credit limit on a monthly basis. Thirty percent of your credit score is made up of your "credit utilization," meaning what percentage of your available credit is being used or borrowed. High utilization isn't good for your score.

During the summer, this consumer goes on vacation and racks up quite a few charges. Although she pays off the card before the next

billing cycle, her credit score under older models could still see a temporary decline.

Analysis has shown that consumers with scores of 800 or higher use a small percentage of their available credit even month to month.

But FICO 10 T won't ding her for the occasional times in which her credit usage increases.

In fact, consumers who show that they are reversing past problems by paying their bills on time will get a bigger boost, because the trending report will indicate this as better credit behavior.

"Consumers taking steps to improve their credit picture by keeping balances low over time will likely see their FICO Score 10 T move up," Shellenberger said.

Consumer No. 2: Although he's paying his bills on time, he's racked up credit card debt. He takes out a consolidation loan and pays off the cards. But soon after, he's right back in debt on the credit cards. He may apply for another personal loan or transfer the balances to a new card to again help manage the debt. It's all too much, and he starts to make some late payments.

The data shows people who exhibit that type of behavior are much more likely to have their debt written off as uncollectible, Shellenberger said.

Applications open for Indiana's Century, Half-Century Business awards

Grow Wabash County encourages local businesses to apply

By STAFF REPORT

Applications are now open for Indiana's annual Governor's Century and Half-Century awards to celebrate some of Indiana's longest operating businesses and companies, according to a press release.

Grow Wabash County encourages all local businesses that have been in business for over 50 or 100 years to apply that have not previously received acknowledgment for both milestones.

"Grow Wabash County is

proud of our legacy companies that have chosen to

operate and grow their busi-

nesses in Wabash County for 50 years, 100 years and beyond," stated Keith Gillenwater, president and CEO of Grow Wabash County. "These long-running businesses hold an important role in Wabash County's growth and economic development."

Any business that reached or surpassed 50 or 100 years of operation by the end of 2019 is welcome to apply for this recognition. The deadline to apply for this year's awards is Monday, Feb. 10. Applicants will receive an invite to attend a ceremony at the statehouse later this year to receive recognition and a certificate celebrating their long-running business.

Applications and additional information can be found at

<https://iedc.in.gov/programs/century-and-half-century-awards/apply>.

By TOM DAVIES

Associated Press

INDIANAPOLIS — More Indiana businesses would

have to allow pregnant women longer breaks, transfers to less physical work and unpaid time off after childbirth under a proposal state lawmakers are considering.

The Senate Family and Children Services Committee voted 7-2 Monday to endorse the bill, even though some business groups argued it wasn't necessary and could lead to greater burdens on small businesses.

The proposal would apply to businesses with more than 15 employees and would require them to provide workplace accommodations to pregnant women that don't cause an "undue hardship" on the company.

Republican Gov. Eric Holcomb is supporting the bill after urging legislators in his State of the State speech this month to have Indiana join 27 other states that already have similar laws.

My first question to them is: What's different?

Because if you haven't changed reckless spending habits, getting a personal loan to clear away other debt isn't a long-term solution. You'll just end up racking up additional debt.

Or, I've worked with folks who have pretty good credit scores even with a few late payments in their past. But they are struggling – unable to save for an emergency or retirement – because too much of their income goes to servicing debt.

If FICO's new scoring models can spot people in a financial crisis even before they realize they're in jeopardy and prevent them from taking on more debt, that's a good thing.

"These basic changes lower

the risk for a pre-term birth, which is the No. 1 cause of infant mortality in our state," said Box, who is an obstetrician and gynecologist.

Federal laws already require larger companies to provide pregnancy accommodations, but the proposal would clear up confusion for smaller businesses on their requirements, said Republican Sen. Ron Alting of Lafayette, who is the bill's sponsor.

Several doctors and other health advocates spoke in favor of the proposal. The Indiana Chamber of Commerce and some other business groups raised questions about increasing regulation on smaller businesses, while local chamber groups from Indianapolis and other cities supported it as a way to provide clear expectations for businesses.

Large companies are already offering pregnancy accommodations because of the need to recruit and retain employees and smaller businesses could face legal expenses to determine what steps meet the standard of a reasonable job modifications, said Andrew Berger, senior vice president of the Indiana Manufacturers Association.

"If there's not an inherent need, an absolute need for the government to be involved ... you should not add another layer into this system," Berger said.

The bill now goes to the full Senate for consideration.

Do Just One Thing

Did you know your water heater can also take a vacation? Maybe it can't visit a faraway destination, but it can be set to use less energy when you place it on "vacation" or "away" mode. In some homes, a water heater can account for as much

TRANSGENDER

From page A1

It was also discussed at several points during the Jan. 14 regular board meeting.

Legal arguments

The U.S. Department of Education's (DOE) Office for Civil Rights (OCR) enforces, among other statutes, Title IX of the Education Amendments of 1972, according to the DOE. Title IX protects people from discrimination based on sex in education programs or activities that receive federal financial assistance.

"No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving federal financial assistance," states Title IX.

In October 2010, the Obama administration stated the definition of Title IX included transgender status. In February 2017, the Trump administration withdrew this guidance.

At the Jan. 14 meeting, Mark Frantz, MCS attorney, said two court decisions currently take precedent in Indiana: *Whitaker v. Kenosha Unified School District* and *J.A.W. v. Evansville Vanderburgh School Corporation*.

"On July 19, 2016, Transgender Law Center (TLC) and co-counsel Relman, Dane & Colfax PLLC filed suit against the Kenosha Unified School District in Wisconsin on behalf of Ash Whitaker, a transgender boy," stated the TLC. "Ash has been denied access to male-designated restrooms at his high school, subjected to daily surveillance and threatened with disciplinary action if he continued using the boys' restrooms. The complaint alleges that these and other discriminatory actions – including a proposal that all transgender students be made to wear bright green wristbands to monitor their restroom use, school administrators' insistence on using Ash's birth name and female pronouns, and the school's repeated isolation of Ash from his peers on overnight school trips – violates Title IX of the Education Amendments of 1972 and the Equal Protection Clause of the U.S. Constitution."

In September 2016, a federal court ruled that the school must immediately halt its discriminatory policy of singling Ash out because he is transgender and allow him to use the boys' restroom.

The school district appealed this ruling, and the Seventh Circuit Court of Appeals heard arguments in the case in March 2017. In May 2017, the Seventh Circuit Court of Appeals ruled unanimously in Ash's favor, in a landmark decision holding that transgender students are protected from discrimination under Title IX of the Education Amendments of 1972 (Title IX) and the Equal Protection Clause of the Fourteenth Amendment to the U.S. Constitution. The

school initially appealed to the U.S. Supreme Court, but ultimately withdrew their appeal and settled, leaving the Seventh Circuit precedent intact."

The ACLU of Indiana sued the Evansville Vanderburgh School Corporation on behalf of J.A.W., a transgender high school student who was denied the ability to use the restrooms that correspond with his gender identity.

"J.A.W. has been diagnosed with gender dysphoria, is under a physician's care, and is taking hormone therapy. Even though J.A.W. has long identified himself as male, he was informed by a school administrator that he was not allowed to use the male restrooms and if he does so he risks discipline," stated the ACLU of Indiana. "The denial of J.A.W.'s ability to use the male restrooms violates both the Equal Protection Clause of the Fourteenth Amendment to the United States Constitution and Title IX of the Education Amendments Act of 1972. The ACLU of Indiana asked the court to require the school district to allow J.A.W. to use the male restrooms and similar facilities in its schools without penalty."

U.S. District Court Judge William T. Lawrence issued a ruling on June 7, 2019 which determined that the Evansville Vanderburgh School Corporation (EVSC) violated J.A.W.'s rights. A trial will be set to determine damages."

Frantz said the future of the interpretation of Title IX now rests with the United States Supreme Court as it reviews *R.G. & G.R. Harris Funeral Homes Inc. v. Equal Employment Opportunity Commission*.

"Aimee Stephens had worked for nearly six years as a funeral director at R.G. and G.R. Harris Funeral Homes when she informed the funeral home's owner that she is a transgender woman. She was fired, the EEOC sued on her behalf, and the Sixth Circuit Court of Appeals ruled that Aimee's employer engaged in unlawful sex discrimination when it fired her because she's transgender. We now represent Aimee Stephens in front of the U.S. Supreme Court," stated the ACLU.

"Aimee spent nearly 20 years over three decades working in funeral services, a career she discovered while studying to become a Baptist minister. She enjoyed knowing that she was helping people remember their loved ones at peace and received positive feedback from her employer and coworkers. Aimee says that as early as age five, she knew she was a girl. In 2008, Aimee started seeing a therapist to discuss and explore her knowledge that she is a woman. By 2012, Aimee decided to tell her coworkers that she is a woman. Two weeks after she told her boss in 2013, she was fired. This caused Aimee and her wife Donna to suffer financially and left Aimee without health insurance when her kidney's failed. The

Supreme Court has been asked to consider whether it is sex discrimination under federal civil rights statutes to fire someone because the person is transgender. After Aimee was fired, the ACLU assisted Aimee with the filing of a complaint with the federal Equal Employment Opportunity Commission. The EEOC sued the funeral home for sex discrimination and the ACLU has joined the case to ensure Aimee's interests are protected as the case moves forward. In March of 2018, the Sixth Circuit Court of Appeals ruled that Aimee was unlawfully fired and that federal sex discrimination laws protect transgender people."

Board responds

Before taking public comment at the Dec. 14 meeting, the MCS board issued a statement regarding the situation. "We are currently considering the best way to ensure the safety and privacy of all students at MCS. It will take us some time to navigate through the process. Our committees are currently working on some proposals the board will discuss," stated the board.

Gremaux then also issued a statement of her own. "We are committed to maintaining a safe and private environment for all of our students and will accommodate any student who is uncomfortable with any situation by providing an alternative facility to use," she said. "We offer any of the following options: escorts, adult monitors, single stalls and an option to change of clothing for gym classes. All they have to do is talk to their gym teacher and they would not have to change for gym. But, there are a few stipulations on that and they will work with us. If any student needs additional accommodations they may see their building principal or guidance counselor for any other possible options. Additionally, we have the Gender Support Plan process in place for students to work with counselors and principals if they feel they need gender diverse accommodations. They must meet with a counselor, principal and the students' parents for consideration of restroom and locker room choices. Parental approval is required to finalize this process. Any student that does not go through this process and chooses to use the restroom other than the one that matches their biological sex will be disciplined. We are working towards providing other options as recommended by those participating in small groups as well as numerous community members, our Facility and Finance Committee met this week with an architect."

Steve Flack, MCS board vice president, said he and the other members of that committee met Jan. 9 to review possible bathroom renovations to mitigate any potential issues. He said they discussed floor-to-ceiling petitions, ventilation and sprinkler systems. He said projected costs would be discussed

at Tuesday's special meeting.

"The committee will continue to gather information to accommodate all students," he said.

Public comment

During the public comment portion of the Jan. 14 meeting, a North Manchester Police Department officer stood near the back of the room as tempers sometimes flared. Those in the audience took turns at the microphone, sometimes going back and forth with board members.

Bobbi and Nate Gephart have four daughters. One is in kindergarten, one is in third grade, one is in seventh grade and one is in eighth grade. As a result of this issue, all four children no longer attend MCS as of last month.

Nate Gephart said he did not agree with Frantz's interpretation of current case law.

"There are many, many, many other lawyers out there. We can get a second opinion," he said.

Vernon Martin said he was upset parents were not notified that the student was being allowed to use the other bathroom.

"We don't know want to know who it is, but we want to know that changes are being made," he said. "It's not right to change everything for one when you've got the safety of 1,000 others out here to look at. I don't see that as being fair to the 1,000 when the one needs to change. We need to come up with something for the safety of all of us."

Timothy Morbitzer, pastor of Victory Christian Fellowship, said he was also concerned "a sexual predator or a pedophile" could potentially use the other bathroom under the guise of being transgender under the practice.

"It's a Pandora's box," he said.

Sports

B1

Tuesday, January 28, 2020

 WabashPlainDealer.com



Knight win streak comes to end

The Southwood girls' basketball team saw its three-game win streak ended on the road at the hands of Tippecanoe Valley on Saturday, 59-26.

Ella Haupert had 11 points to lead Southwood while Aleia Sweet had seven points and six rebounds.

Zebras win easily over Squires

After hanging tight in the first quarter on Saturday, the Manchester girls' basketball team lost big on the road against Rochester, 50-30. The Squires trailed just 10-6 after the opening period but were outscored 30-8 in the second and third periods combined.

Mackenzie Day led the team with nine points.

Warriors suffocate Apaches to earn win

At home against North Miami on Saturday, Wabash struggled offensively through the opening three quarters en route to a 56-37 loss. Wabash managed just 18 points through the first three periods and trailed 43-18 after three periods.

Alivia Short had 14 points and Mariah Wyatt added 11 points and 15 rebounds.

Squires comeback for big road win

Trailing through three quarters on Friday, the Manchester boys' basketball team came from behind to earn a 48-47 win at Rochester. The Squires trailed 37-32 heading into the final period before winning the frame 16-10.

Thane Creager had 13 points and Caleb Stout 12 in the win.

Shorthanded Norse falls to Whitko

With leading scorer Clayton Tomlinson out due to illness, the Northfield boys' basketball team fell at home to Whitko, 84-51.

Dillon Tomlinson led the way with 16 points and Alex Haupert added 14 points off the bench.

Fast start sends Apaches to blowout win

After opening a 16-1 lead after the first and a 36-7 lead at the half, the Wabash boys' basketball team cruised to a 74-40 win at North Miami on Friday.

Wyatt Davis scored 13 points while Dereck Vogel added 12 in the win. Elijah Vander Velden finished with 11 points, seven rebounds and six blocks.

Submit your news

The Plain Dealer is accepting all news, varsity, junior varsity, middle school, elementary school and non-school affiliated recreational sports. Reports must be received by 3 p.m. to make it in the following day's edition. Items may be:

■ ■ Emailed to sports@wabashplaindealer.com.

■ ■ Called into 260-225-4523 after 11 a.m. until 3:30 p.m. Please do not leave complete results on voice mail.

■ ■ Mailed into Plain Dealer, 123 W. Canal St., Wabash, IN 46992.

Organizations or individuals emailing materials should call the sports department to ensure the information was received. The Plain Dealer reserves the right to edit material for length, clarity and/or style, and does not guarantee publication.



Jacob Rude / Plain Dealer

Apaches repeat as TRC wrestling champions

By STAFF REPORTS

Last season, the Wabash wrestling team sweated out a Three Rivers Conference title. On Saturday, it was complete dominance.

The Apaches had 10 competitors in the finals in total and crowned seven champions en route to a second consecutive conference title, finishing 36 points ahead of second-place Manchester.

The Squires tallied 217 points to finish runner-up on the day at Maconaquah.

Peru was a distant third with 188 points and Maconaquah was fourth with 171 points. Northfield placed seventh with 88 points and Southwood was ninth with 49 points.

Wabash's first title of the day came at 120 pounds as Ethan Higgins earned a pinfall win less than a minute into the match.

Two matches later, Braden Brooks earned a 7-4 decision win over Peru's Alex Legg in the final.

Robert Barnett and Traydon Goodwin earned wins at

138 and 152 pounds, respectively, the former winning by a 5-1 decision and the latter by pinfall in the second period. Grant Carandante's 15-6 majority decision win at 160 pounds and Bryson Zapata's 3-1 decision at 170 pounds made it four titles in five matches for Wabash. Grant Warmuth wrapped up the finals wins with a 3-2 win at 220 pounds.

Wabash earned runner-up finishes from Anthony Long at 126 pounds, Brayden Sickafus at 145 pounds and Chad Wyatt Jr. at 195 pounds.

pounds.

Manchester saw Dylan Stroud earn a conference title at 126 pounds, Dakota France at 145 pounds, Ashton Moore at 195 pounds and Bryce Kamphues at 285 pounds. No other Squire reached the finals on the day.

Northfield's best finish came at 220 pounds where Micah Higgins was runner-up to Warmuth, losing by a 3-2 decision. Isaac King was the top finisher for Southwood, taking third at 152 pounds.

Briners, Dale, Blossom earn TRC titles

By STAFF REPORTS

At the Three Rivers Conference swim meet at Maconaquah on Saturday, a quartet of Wabash County athletes earned conference titles while setting records in the process.

Maconaquah took home the team title on the day in both the girls' and boys' meet. The girls' Braves side tallied 373 points with Rochester taking second with 284 points. The Squires placed fourth with 121 points and Wabash was fifth with 111.

In the boys' meet, Maconaquah tallied 377.5 points with Rochester trailing at 263 points. The Apaches were third with 202 points and Manchester was fifth with 108 points.

For the Squires girls' team, both Halle and Josie Briner earned a pair of titles. Halle took home the victory in the 100-yard freestyle and 100-yard backstroke, breaking the conference record in the latter. Josie won the 200-yard individual medley and 100-yard butterfly.

Northfield's Grant Dale also won a pair of events on the day in the 100-yard butterfly and 100-yard backstroke. He broke his own record from last season in both events in the process as well.

Wabash's lone win came from Seth Blossom as the freshman broke five minutes in the 500-yard freestyle, finishing just shy of a conference record in his win.



Jacob Rude / Plain Dealer

Manchester's Halle Briner competes in the 100-yard backstroke during the Three Rivers Conference tournament at Maconaquah on Saturday.

Filip's career night sends Knights to third straight win

By JACOB RUDE

sports@wabashplaindealer.com

Two weeks ago, the Southwood boys' basketball team sat at 3-7 on the year following a loss to Wabash, the fourth in the last five games for the Knights. John Burrus' message then was more a warning.

Don't give up on this team.

On Friday, the Knights made good on Burrus' decree with their third consecutive win overall and second straight against a conference foe with a second-half comeback at home against Tippecanoe Valley, pulling out a 63-59 win.

"I've been coaching long enough to know you can't let one or two games...really change what you do," Burrus said. "You just have to start doing things a little bit better. When you are facing adversity, it's really not in your best interest to come out and try to reinvent everything. Then kids start to doubt the system because you're starting to say different things. You have to continue to progress in what you're doing and kind of trust the kids, trust the coaches and trust what the plan is."

"You can make little tweaks, change personnel a little bit here and there but you never stop believing in kids because eventually they're going to find a way to get things done and that's been happening here."

The little tweaks haven't just come in recent weeks but in Friday's game as well. After a first half where Southwood only briefly led after an opening three-point from Dawson Filip and trailed 27-24 at the break, the Knights adjusted.

Coming out of the locker room, the hosts deployed a full-court pressing defense that sped up the game for the Vikings. The result was a host of turnovers and a 13-2 run that saw a six-point deficit turn into a five-point advantage.

"We felt like Valley was getting a little too comfortable and we weren't getting enough done on our end so we needed to kind of pick the tempo up a little bit," Burrus said. "They're used to playing slow so...lets speed it up and let's make them do something they're not used to doing."

Even fourth fouls on Carson Rich and Braden Barney couldn't derail the Knights. Dawson Filip, who saw his role increased with both Alex Farr and Connor Rich out on the night, powered the run in the second half alongside Jackson Simons.

The two accounted for 13 of the final 18 points of the third period, a quarter in which the Knights outscored the Vikings 23-11. Southwood exited the period with an 11-point and all the momentum with Filip and Simons establishing their presence down in the paint.

"We were aggressive," Burrus said. "Simons really went at them hard, Filip went at them hard. We're not really a posting team. We're more of a 'get the ball in the post off the pass or off the drive.' We have to play that way. We're not going to invent post players so we try to do it with our

See KNIGHTS, page B2

SCOREBOARD

HIGH SCHOOL BASKETBALL

Indiana High School Girls Basketball

Top 10 Teams

The Indiana Coaches of Girls Sports Association Top 10 basketball teams, with first-place votes in parentheses and previous rankings:

Class 4A

	W-L	Pts	Prv
1. Northwestern (7)	23-0	88	1
2. Crown Point (1)	23-0	81	2
3. Homestead (1)	20-1	70	3
4. Fishers	19-1	57	4
5. Hamilton Southeastern	19-2	53	6
6. Lawrence North	20-2	45	5
7. Penn	21-2	41	7
8. Mt. Vernon (Fortville)	20-1	26	8
9. Carmel	13-7	14	10
10. Martinsville	19-3	7	NR

Others receiving votes: North Central, West Lafayette Harrison, Brownsburg, Bedford

North Lawrence, Portage.

Class 3A

	W-L	Pts	Prv
1. Benton Central (4)	20-2	96	1
2. Salem (2)	17-3	79	2
3. Evansville Memorial (1)	17-3	75	5
4. Norwell (4)	17-4	71	4
5. Gibson Southern	17-3	66	6
6. Silver Creek	17-3	52	7
7. NorthWood	20-3	49	3
8. Heritage Christian	14-6	27	NR
9. Winchester	19-3	25	8
(tie) Greensburg	18-3	25	NR

Others receiving votes: Angola, Washington, Danville, Chatard, Vincennes Lincoln, Mishawaka Marian, Lawrenceburg, Brownstown.

Class 2A

	W-L	Pts	Prv
1. Triton Central (10)	20-0	109	1
2. University (1)	20-0	100	2
3. Linton-Stockton	17-4	87	3
4. S. Knox	19-3	67	7
5. Shenandoah	19-2	61	4
6. Monroe Central	15-4	37	8
7. Clinton Prairie	18-2	28	10
8. Eastern (Pekin)	13-8	26	9
9. N. Judson	17-4	24	5
10. Vincennes Rivet	13-7	22	6

Others receiving votes: Crawford County, Lafayette Central Catholic, Northeastern, Seeger, Forest Park, Providence, Rensselaer Central, Lapel, Covenant Christian.

Class 1A

	W-L	Pts	Prv
1. Trinity Lutheran (5)	21-2	117	2
2. Logoootee (6)	18-2	108	1
3. Morgan Twp. (1)	19-2	108	3
4. Lanesville	20-2	88	4
5. Oregon-Davis	16-4	61	5
6. Pioneer (1)	18-2	60	7
7. Jac-Cen-Del	17-4	56	6
8. Tecumseh	14-5	43	8
9. Greenwood Christian	16-5	34	9
10. Springs Valley	15-5	17	NR

Others receiving votes: Betheda Christian, North White, Kouts, Tri, North Miami, Orleans.

How Indiana High School Basketball

Ranked Teams Fared

Class 4A

	W-L	Pts	Prv
1. Lawrence North (15-1)	lost to Indianapolis North Central 59-69, beat Homestead 43-36.		
2. Bloomington South (16-0)	beat Castle 66-58.		
3. Lawrence Central (15-2)	beat Warren Central 63-49.		
4. Brownsburg (13-2)	beat Westfield 65-50, lost to Carmel 27-44.		
5. S. Bend Adams (13-2)	lost to Chesterton 56-58.		
6. Lafayette Jeff (16-2)	beat Marion 86-73, beat Lafayette Central Catholic 63-53.		
7. Indpls Pike (11-4)	lost to Carmel 37-39.		
8. Fishers (13-4)	lost to Avon 60-63.		
9. Westfield (9-4)	lost to Brownsburg 50-65, lost to Tri-West 73-82.		
10. Indianapolis Attacks (11-3)	beat Indianapolis Ritter 67-60, beat Covenant Christian 69-69.		

Class 3A

	W-L	Pts	Prv
1. Silver Creek (14-1)	beat New Albany 69-64.		
2. Danville (14-2)	beat Western Boone 73-68 OT.		
3. Heritage Hills (11-3)	beat Southridge 83-38.		
4. Norwell (13-1)	beat New Haven 54-45.		
5. Mishawaka Marian (8-3)	lost to Culver Academy 54-59 OT.		
(tie) Greensburg (13-2)	beat South Decatur 108-73.		
7. S. Bend St. Joseph's (10-3)	beat Penn 63-57.		
8. Hammond (12-2)	beat Peoria Central, Ill. 84-59, beat East Chicago Central 77-55, beat Hammond Gravit 92-49.		
9. Delta (10-3)	lost to Pendleton Hts. 58-63, beat Hagerstown 92-33.		
10. Indiana Creek (11-2)	beat Brownstown Central 59-54.		

Class 2A

	W-L	Pts	Prv
1. Shenandoah (13-1)	beat Wes-Del 63-48, beat Eastern Hancock 49-40.		
2. Ft. Wayne Blackhawk (13-2)	beat Chicago Westinghouse, Ill. 80-58, beat Lakewood Park 97-56.		
3. S. Decatur (14-1)	beat Centerville 67-36, lost to Greensburg 73-108.		
4. Linton-Stockton (14-2)	beat North Daviess 43-42.		
5. Ev. Mater Dei (10-3)	lost to Vincennes Lincoln 53-54.		
6. Prairie Hts. (12-3)	lost to Woodlan 71-72.		
7. Tipton (12-2)	beat Peru 59-49.		
8. Spencer (12-2)	beat North Posey 61-55, beat Evansville North 55-46.		
9. University (12-3) idle.			
10. Central Noble (13-3)	lost to East Noble 51-57.		

Class 1A

	W-L	Pts	Prv
1. Shenandoah (13-1)	beat Irvington Prep 80-57, beat Bloomington Lighthouse 91-40.		
2. Ft. Wayne Blackhawk (13-2)	beat Chicago Westinghouse, Ill. 80-58, beat Lakewood Park 97-56.		
3. S. Decatur (14-1)	beat Centerville 67-36, lost to Greensburg 73-108.		
4. Linton-Stockton (14-2)	beat North Daviess 43-42.		
5. Ev. Mater Dei (10-3)	lost to Vincennes Lincoln 53-54.		
6. Prairie Hts. (12-3)	lost to Woodlan 71-72.		
7. Tipton (12-2)	beat Peru 59-49.		
8. Spencer (12-2)	beat North Posey 61-55, beat Evansville North 55-46.		
9. University (12-3) idle.			
10. Central Noble (13-3)	lost to East Noble 51-57.		

NHL

	GP	W	L	OT	Pts	GF	GA
Boston	51	29	10	12	70	169	135
Tampa Bay	48	29	15	4	62	175	137
Florida	49	28	16	5	61	183	163
Toronto	49	25	17	7	57	176	152
Buffalo	49	22	20	7	51	152	152
Montreal	50	22	21	8	42	155	157
Ottawa	48	17	23	8	42	130	163
Detroit	51	12	35	4	28	109	199

Metropolitan Division

	GP	W	L	OT	Pts	GF	GA
Washington	49	33	11	5	71	177	144
Pittsburgh	50	31	14	5	67	168	136
N.Y. Islanders	49	29	15	5	63	143	132

Mom-to-be in third trimester needs husband's help at home

DEAR ABBY: My husband and I have been married for eight years. He has always been independent. He works full time and goes to bars with (single) co-workers four or five nights a week and stays until I'm in bed. He also likes his weekends to be his "me" time to decompress from all the socializing he does during the week.

I have become "independent" myself in order to cope with the lack of attention and affection I have received over the years. But now that I'm 34 weeks pregnant, I'm running out of patience. Although I need my husband's help with things now — things like setting up the nursery and helping with chores around the house — he can't seem to fit it into his schedule. When he does, he ends up rushing through various tasks, and sometimes things end up in worse condition than when he started (or if I had just done them myself).

I'm losing energy in the third trimester, and I need him to understand that I physically cannot keep working, cleaning, cooking and being the patient peacemaker that I have to be when he's upset. Do you have any ideas on how to encourage him to spend more time at home and help me? — Exhausted And Expecting

DEAR EXHAUSTED: I'll be frank with you. Your husband isn't "independent"; he's living the life of a single man. Not only that, he doesn't even contribute the way a roommate would be expected to. Did you expect fatherhood would change him?

It appears he wants nothing to do with you or the baby. He could not be more disconnected physically and emotionally from you unless he actually moved out. If I were you, rather than ask me to help you to convince him to act like a man, I'd be making contingency plans because you are NOT going to change him and things are NOT going to improve. Sorry to be so negative, but of this I am positive.

DEAR ABBY: I love my partner, "Dana." We have been together for a year and a half. She had terrible roommates last year, so she moved in with me fairly early in our relationship. Now that Dana has new roommates, she wants to spend time in the space she pays rent for, which I think is valid.

The problem is, I can't stand one of her new roommates. I'll call him Benji. He has been rude to Dana in the past and has had violent episodes with women. I can't be around him because I'm afraid of him (I am a small woman), and he makes me feel incredibly anxious. Dana has forgiven him for everything.

She moved some of her things out of my house today for when she sleeps there, and it broke my heart. I tried communicating this to Dana, but I don't want to control the choices of a rational adult, and she isn't changing her mind. I'm scared for her. I'm sad for me. What do I do? — Sleeping Alone

DEAR SLEEPING ALONE: You have voiced your concerns to Dana; the choice of where she lives is now up to her. As you stated, she's a rational adult and can do as she wishes. Because you are uncomfortable around Benji, see Dana away from her place. That's all you can do.

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

CROSSWORD

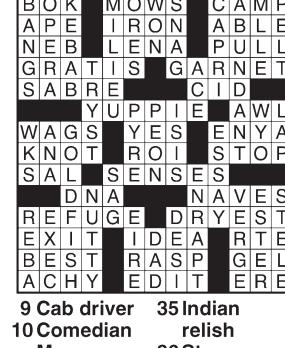
ACROSS

- 1 Came down with 37 Reaction to pollen
- 4 Snare, e.g. 39 Hobbles
- 8 Resistance unit 40 — Wiedersehen
- 11 School grad 41 Sailor's assent
- 13 Gambling town 42 Dull
- 14 Yes, in Kyoto 45 Steeple
- 15 Zhivago's love 49 Not 'neath
- 16 Writes more 50 Cognac
- 17 Gross! 53 Sandwich cookie
- 18 Uphold 54 Path to satori
- 20 Heard the alarm 55 Check manuscripts
- 22 Mauna — 56 Lacking in force
- 23 Cato's 1,002 57 Approves
- 24 Installed electricity 58 Affirmative votes
- 27 Frantic 59 Previous
- 30 Watch — step!
- 31 Fashion accessories
- 32 RN's specialty
- 34 Old-time Giants hero
- 35 Fast food drink
- 36 Main role

DOWN

- 1 Festival
- 2 Lemony Snicket count
- 3 Domain
- 4 Pulitzer category
- 5 Rainbow band
- 6 Bonn connector
- 7 Tile murals
- 8 John Glenn's state
- 9 Cab driver
- 10 Comedian Myers
- 12 Padded envelope
- 13 Mr. Sterling
- 14 Ingenuity
- 15 Part of MHz
- 16 Grand Teton st.
- 17 Kappa preceder
- 18 Actress Gordon
- 19 City near Kilauea
- 20 Bit of news
- 21 Show approval
- 22 Polite bark
- 23 Bank offerings
- 24 Famed TV clown
- 25 Scallion kin
- 26 Samovars
- 27 Bring up
- 28 Link
- 29 Approval
- 30 Bark
- 31 Polite offerings
- 32 Samovars
- 33 Bank
- 34 Famed
- 35 Scallion
- 36 Gordon
- 37 Bit
- 38 Approval
- 39 Bark
- 40 Bring
- 41 Polite
- 42 Famed
- 43 Samovars
- 44 Scallion
- 45 Approval
- 46 At no cost
- 47 Bring up
- 48 Link
- 49 Approval
- 50 Famed
- 51 Scallion
- 52 Samovars
- 53 Gordon
- 54 Famed
- 55 Scallion
- 56 Gordon
- 57 Approval

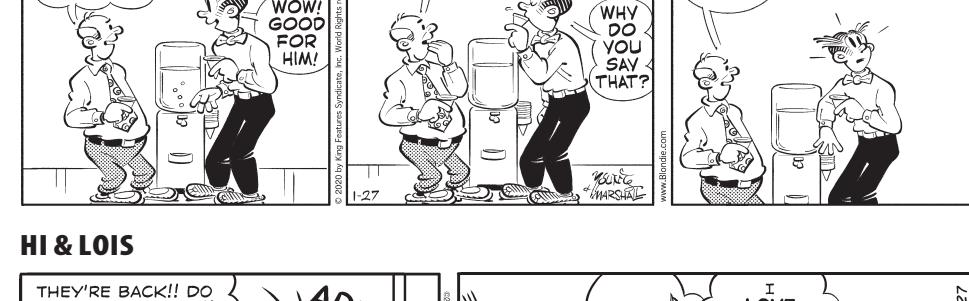
Answer to Previous Puzzle



BEETLE BAILEY



BLONDIE



HI & LOIS



BC



WIZARD OF ID



DILBERT



GARFIELD



FORT KNOX



PICKLES



Selfishness is part of human nature

From the writings of the Rev. Billy Graham

Q: Since the 1960s youthful generations have been called the "Me Generation," disregarding others and thinking only of themselves.

Why is this? — M.G.

A: Some years ago, writer and social critic Tom Wolfe coined the phrase the

"Me Generation."

Each generation tends to be a "me" generation, since selfishness is part of human nature. A child says, "It's mine." A teenager centers on his problems. An adult proclaims, "Look out for Number One." Selfishness is part of human nature. Today, advertising and "pop" psychology have raised self-centeredness to state-of-the-art levels.

The Bible tells us to think more of others than our-

selves and plead for their salvation, asking God to lead them to Christ.

God sometimes causes us pain so that we may pray for others. Two conflicting forces cannot exist in one human heart. Where selfishness rules, there love cannot dwell. When Christ fills our hearts, it puts selfishness on the run. Our personalities, our intelligence, and our capabilities are gifts from God's own bountiful hand. If we divert their use for our own profit, we become guilty of selfishness.

People have egos, a con-

sciousness of being an individual. God does not ask that we get rid of that ego. But we develop that best when we begin to see ourselves as God sees us, as people who are so valuable to Him that He wants to cleanse us of sin so we can become His children. But that doesn't mean that mankind should worship self, to think constantly of self, and live entirely for self. God is infinitely more concerned about your happiness than you could possibly be. He says, "Deny yourself, and follow Me."

CELEBRITY CIPHER

by Luis Campos

Celebrity Cipher cryptograms are created from quotations by famous people, past and present.

Each letter in the cipher stands for another.

"O LY S Z Y V B I T L B Z X S L S Y C O M Z S K B Z

T J B K C U O Y S T E Y V O Y L B O M M D K T B Z

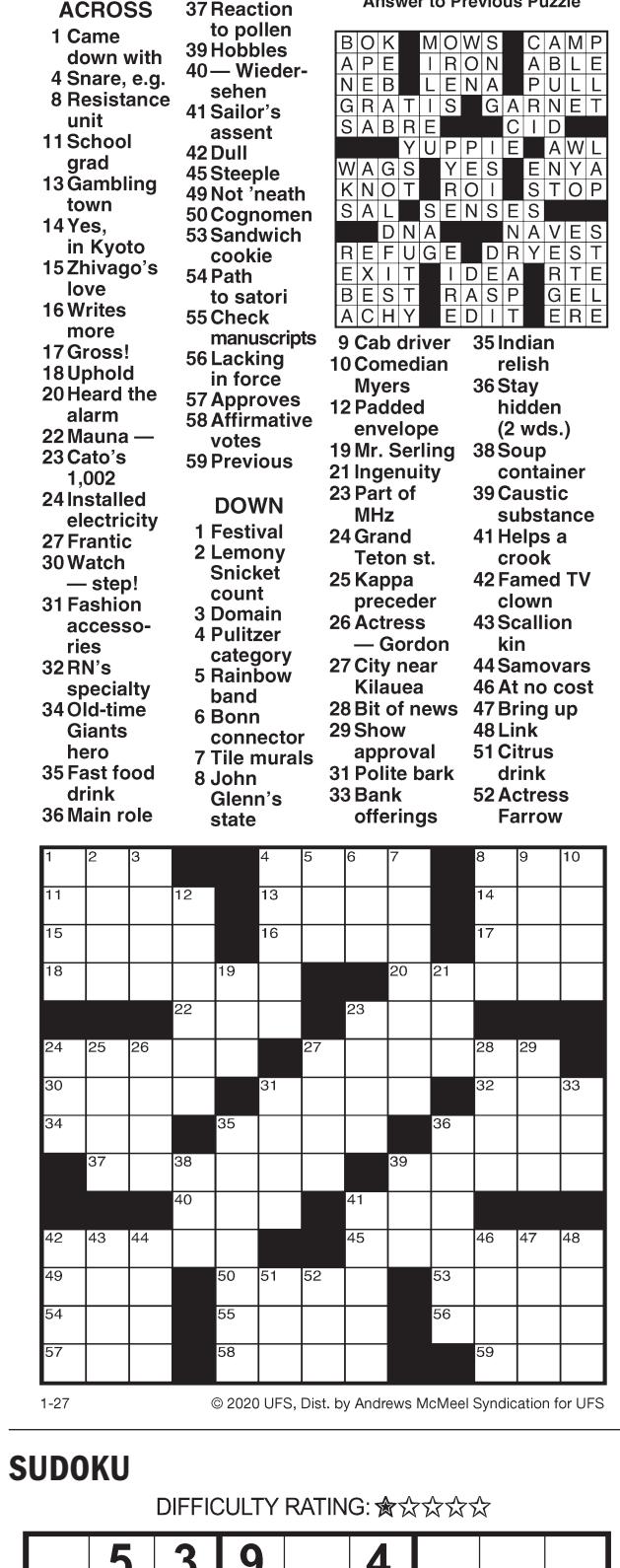
Z O H B Z M S H B Z O E K I O A B Z O I N S E F

S E K S H S K C O M Z . " — I D O

Previous Solution: "I didn't want to be an actress. I wanted to be a dentist, but you never know what life will bring you." — Sofia Vergara

TODAY'S CLUE: Z sjenae N

CROSSWORD



SUDOKU

DIFFICULTY RATING: ★★★★★



1/27

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How to play: Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9.

PREVIOUS SOLUTION

8	9	5	6	4	2	7	1	3
7	3	6	1	8	9	5	4	2
1	4	2	3	5	7	9	6	8
2	1	9	4	6	5	3	8	7
3	5	4	8	7	1	2	9	6
6	8	7	9	2	3	4	5	1
5	2	1	7	9	8	6	3	4
4	7	8	5	3	6	1	2	9
9	6	3	2	1	4	8	7	5

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Daughter wishes stepfather would visit mom more often

DEAR ABBY: My mother is in a locked ward of a nursing home because she has Alzheimer's and is a flight risk. My stepfather has begun dating her best friend. He doesn't consider it dating because, at 85, he's no longer capable of having a physical relationship.

However, taking someone to dinner, the theater, church or to a movie constitutes a date to me. People in our small town are talking. I don't care about that. It's not their business.

I don't begrudge my stepfather and his lady their relationship, but he no longer visits Mom as often as he used to. He looks for any excuse not to. An example: He will say he doesn't want to drive in the rain, then drive in a downpour to go on a date with "The Other Woman." He says Mom forgets he was there five minutes after he leaves, which, unfortunately, is true. But she lights up when she sees him, and it gives her a moment of joy to visit with him. She knows he's her husband, and the last time we had a family visit, she snuggled up to him and said, "I love you."

Am I wrong to think my stepfather is not fulfilling his vows by neglecting his wife of 25 years? I truly do not mind that he's lonely and dating, but I feel he should balance his time between the two women in his life. — Fair-Minded In Texas

DEAR FAIR-MINDED: You say you don't begrudge your stepfather having a social life, and yet you call what he's doing neglect. Whether your mother is aware of the fact that he's spending time away from her is debatable. I assume she's receiving excellent care, and that both of you check to ensure it.

Quite frankly, what I think about this is irrelevant. The person with whom you should discuss this is your stepfather. Unless you have walked a mile in his shoes, I do not think you should judge him.

DEAR ABBY: I love my brother, but my sister-in-law, "Daisy," drives me crazy. Luckily, they live in another state.

I want to see my brother, but getting together always involves his wife. When they travel to see us, they stay for about a week. All Daisy wants to do when they are here is shop. My husband and brother have no interest in going, so it's just the two of us.

My problem is, whatever I buy, she buys the same thing. Or, if she sees me wear something she likes, she looks for the same thing to buy. She thinks it's OK because they live in a different state. Daisy does this with her other sister-in-law, too, and they live in the same city. We're both fed up. What should we do? — Copied In Florida

DEAR COPIED: It is said that imitation is the sincerest form of flattery. Daisy may be insecure about her own fashion choices, which is why she copies yours. Because this bothers you to the degree that it does, the direct way to deal with it would be to tell Daisy it makes you feel encroached upon. Either that or, when you take her shopping, tell her you are going along only to keep her company while SHE shops, and keep your wallet in your purse.

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

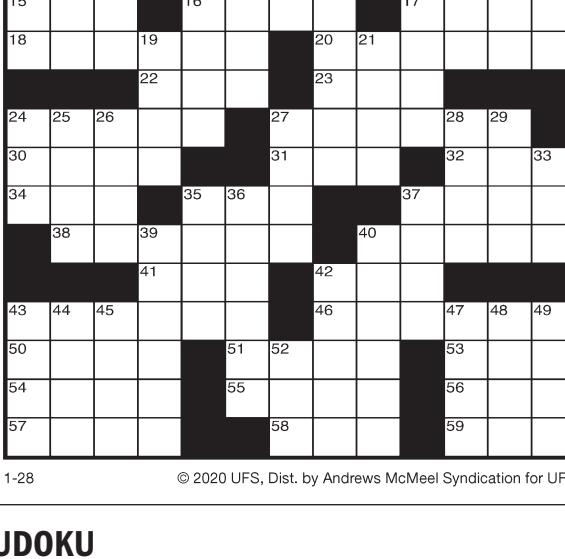
Dear Abby



CROSSWORD

ACROSS

- 1 Overactor
- 4 Not hesitate
- 7 Mr. Lugosi
- 11, to Nero
- 12 Line on a map
- 14 Like — of bricks
- 15 Sorority letter
- 16 As a result
- 17 Provide capital
- 18 Skirtlike garment
- 20 Teahouse hostess
- 22 Spring month in Paris
- 23 Capt.'s heading
- 24 Military caps
- 27 German ruler
- 30 Campus group
- 31 Code for O'Hare
- 32 Natural resin
- 34 Tabby
- 35 Where seals are fed



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Answer to Previous Puzzle

GOT	D	R	U	M	O	H	M
A	L	U	M	R	E	N	O
A	R	A	D	S	I	C	K
A	F	I	R	M	A	W	O
A	W	O	A	M	I	L	E
W	I	R	E	D	H	E	T
Y	O	R	W	I	G	S	T
O	T	C	O	L	A	E	D
B	L	U	N	T	B	E	L
U	P	E	Y	O	F	R	Y
A	U	F	Y	A	E	Y	E
O	K	S	Y	E	A	S	E

9 Highland lake

10 Composer Paul —

13 Turn down a page (hyp.)

19 Leave out

21 Sooner city

24 Fast food acronym

25 Latin 101 word

26 Storm track

27 — -Aid

28 Charles Lamb's pen name

29 Heckle

33 Third letter of pasta

35 Type of pasta

36 Grizzled veteran (2 wds.)

37 Vehicle on runners

39 Look-alike

40 Like patent leather

42 Ancient Mexican

43 Cookbook amts.

44 College credit

45 Indian noblewoman

47 Plan of action

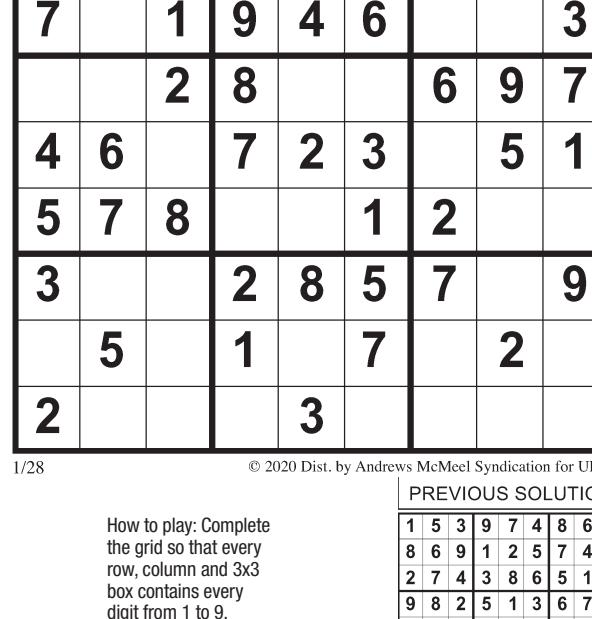
48 Mom's sis

49 Yield

52 "The Greatest"

SUDOKU

DIFFICULTY RATING: ★★★★★



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How to play: Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9.

PREVIOUS SOLUTION

1	5	3	9	7	4	8	6	2
8	6	9	1	2	5	7	4	3
2	7	4	3	8	6	5	1	9
9	8	2	5	1	3	6	7	4
6	3	5	2	4	7	1	9	8
7	4	1	8	6	9	3	2	5
5	1	8	6	9	2	4	3	7
4	9	6	7	3	8	2	5	1
3	2	7	4	5	1	9	8	6

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Legals

SUMMONS - SERVICE BY PUBLICATION

STATE OF INDIANA)
IN THE WABASH SUPERIOR COURT
) SS:COUNTY OF WABASH)
CAUSE NO. 85D01-1907-MF-000617

THE BANK OF NEW YORK MELLON, SUCCESSOR TO THE BANK OF NEW YORK, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE ON BEHALF OF THE HOLDERS OF THE CIT MORTGAGE LOAN TRUST, 2007-1 ASSET-BACKED CERTIFICATES, SERIES 2007-1,

Plaintiff,
vs.

NICHOLE L. CULVER, STATE OF INDIANA and THE UNKNOWN HEIRS AND DEVISEES OF MERL G. ELLIS, DECEASED,

Defendants.

NOTICE OF SUIT

The State of Indiana to the Defendant(s) above named, and any other person who may be concerned.

You are hereby notified that you have been sued in the Court above named.

The nature of the suit against you is:

Complaint on Note and to Foreclose Mortgage on Real Estate Against the property commonly known as 235 Grant St, Wabash, IN 46992-1105 and described as follows:

Lot Number One Hundred Thirty-nine (139), On Hundred Forty (140) and One Hundred Forty-One (141) in Ross Heights Addition to the City of Wabash.

This summons by publication is specifically directed to the following named defendant(s):

State of Indiana

This summons by publication is specifically directed to the following named defendant(s) whose whereabouts are unknown:

Nichole L. Culver and The Unknown Heirs and Devisees of Merl G. Ellis, Deceased

If you have a claim for relief against the plaintiff arising from the same transaction or occurrence, you must assert it in your written answer or response.

You must answer the Complaint in writing, by you or your attorney, within thirty (30) days after the Third Notice of Suit, and if you fail to do so a judgment by default may be entered against you for the relief demanded, by the Plaintiff.

FEIWELL & HANNOY, P.C.

By
MATTHEW S. LOVE
Attorney No. 18762-29
Attorney for PlaintiffMATTHEW S. LOVE
FEIWELL & HANNOY, P.C.
8415 Allison Pointe Blvd., Suite 400
Indianapolis, IN 46250
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background screening (money order or cashier's check) with your application.

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Equal Housing Opportunity

Handicapped Accessible

Equal Housing Opportunity

Legals

Chester Township, Wabash County, Indiana
Cash & Investments Combined Statement - 2019

Governmental Activities	Local Fund	Local Fund Name	Beg Cash & Inv Bal Jan 1, 2019	Receipts	Disbursements	End Cash & Inv Bal Dec 31, 2019
0061		RAINY DAY FUND	\$131,353.07	\$0.00	\$26,938.55	\$104,414.52
0101		TOWNSHIP FUND	\$202,483.00	\$92,800.79	\$41,910.49	\$253,373.30
0201		LIBRARY FUND	\$25,789.66	\$11,289.19	\$10,720.00	\$26,358.856
0840		TOWNSHIP ASSISTANCE	\$249,037.88	\$1,595.05	\$8,673.12	\$241,959.81
1111		FIRE FIGHTING FUND	\$356,944.65	\$318,916.56	\$237,031.11	\$438,830.105
1190		CUMULATIVE FIRE FUND	\$122,108.95	\$20,177.51	\$100,000.00	\$42,286.46
1312		RECREATIONAL FUND	\$34,104.33	\$0.00	\$640.00	\$33,464.33
9999		PAYROLL DEDUCTIONS	\$0.00	\$38,447.34	\$38,447.34	\$0.00
		Total All Funds	\$1,121,821.54	\$483,226.44	\$464,360.61	\$1,140,687.37

Chester Township, Wabash County, Indiana
Detailed Receipts 2019

Governmental Activities	TOWNSHIP FUND	General Property Taxes Local Option Income Tax (LOIT) for Public Safety Vehicle/Aircraft Excise Tax Distribution Commercial Vehicle Excise Tax Distribution (CVET) Cemetery Receipts Sale of Investments Earnings on Investments and Deposits Total TOWNSHIP FUND	\$38,398.51 \$42,240.36 \$5,067.69 \$2,131.48 \$1,850.00 \$50,000.00 \$3,112.75 \$142,800.79
	LIBRARY FUND	General Property Taxes Vehicle/Aircraft Excise Tax Distribution Commercial Vehicle Excise Tax Distribution (CVET) Total LIBRARY FUND	\$9,946.05 \$736.62 \$606.52 \$11,289.19
	TOWNSHIP ASSISTANCE	Earnings on Investments and Deposits Total TOWNSHIP ASSISTANCE	\$1,595.05 \$1,595.05
	FIRE FIGHTING FUND	General Property Taxes County Adjusted Gross Income Tax (CAGIT) Certified Shares Local Option Income Tax (LOIT) for Public Safety Vehicle/Aircraft Excise Tax Distribution Commercial Vehicle Excise Tax Distribution (CVET) Sale of Investments Earnings on Investments and Deposits Other Receipts/REFUNDS Total FIRE FIGHTING FUND	\$156,579.23 \$116,139.00 \$26,371.46 \$14,069.28 \$334.94 \$50,000.00 \$4,707.73 \$714.92 \$368,916.56
	CUMULATIVE FIRE FUND	General Property Taxes Vehicle/Aircraft Excise Tax Distribution Commercial Vehicle Excise Tax Distribution (CVET) Total CUMULATIVE FIRE FUND	\$18,755.41 \$1,389.04 \$33.06 \$20,177.51
	PAYROLL DEDUCTIONS	Payroll Fund and Clearing Account Receipts Total PAYROLL DEDUCTIONS	\$38,447.34 \$38,447.34

Chester Township, Wabash County, Indiana
Disbursements by Vendor 2019

Fund/Category/Vendor Name	Amount	Fund/Category/Vendor Name	Amount
RAINY DAY FUND		1286 MARK ROSER	\$120.00
Capital Outlays		1275 TODD DIERKS	\$240.00
1448 HOOSIER FIRE EQUIPMENT	\$15,184.60	1288 BRANDON VOLK	\$240.00
1447 RENZ REPAIR SERVICE	\$1,701.89	1265 MICHAEL STEPHAN	\$180.00
1308 FIRE SERVICE INC	\$6,616.23	1456 DELTON MOORE	\$60.00
1449 MFY DESIGNS LLC	\$3,435.83		
RAINY DAY FUND	\$26,938.55	FIRE FIGHTING FUND	
		Supplies	
		1343 METZGER LANDSCAPING & DESIGN	\$1,578.80
		1214 REX A RENZ	\$53.29
		1448 HOOSIER FIRE EQUIPMENT	\$1,607.45
		1240 FLO DAHLSTROM REIMBURSEMENT ACCT	\$2,380.80
		1368 NAPA AUTO PARTS - N MANCHESTER	\$40.62
		1309 TROXEL EQUIPMENT CO	\$750.25
		1263 WABASH COUNTY TREASURER	\$148.71
		1268 OVERHEAD DOOR COMPANY	\$1,074.00
		1387 E-T FIRE EXTINGUISHERS	\$215.50
		1329 POSTON PLUMBING SERVICES	\$246.95
		1316 WILDMAN UNIFORM & LINEN	\$1,233.56
		1382 WEX BANK	\$2,470.84
		1225 THE HARDWARE	\$515.20
		1319 BRADNER FIRE & RESCUE	\$571.25
		1266 SERVISOFT ECOWATER	\$199.11
		1245 J & K COMMUNICATIONS	\$904.90
		1349 STINE TIRE INC	\$6,878.39
		1454 MEDSTAT WARSAW	\$2,112.00
		1308 FIRE SERVICE INC	\$985.75
		1297 CHESTER TOWNSHIP VOL FIRE DEPT	\$500.00
		1425 AMERICAN TEST CENTER	\$240.00
		1431 BATTERIES & BULBS	\$294.85
		1406 SCHENKEL DEVELOPMENT INC	\$730.00
		1355 EEL RIVER OUTDOOR POWER	\$276.48
		1339 ALLIED 100	\$66.76
		1250 BIT COMPUTERS	\$217.21
		FIRE FIGHTING FUND	
		Services and Charges	
		1277 MATTHEW R ENYEART	\$200.00
		1234 FRONTIER	\$1,859.26
		1281 KEVIN NICCUM	\$400.00
		1214 REX A RENZ	\$200.00
		1384 COREY THOMAS	\$970.64
		1289 BRANDON WHITCRAFT	\$200.00
		1276 BENJAMIN ENYEART	\$200.00
		1274 PHIL CRIPE	\$200.00
		1283 ZACHARY RENZ	\$200.00
		1232 TRAVELERS	\$3,128.00
		1280 NOLAN HOLLOWAY	\$200.00
		1217 CHRISTOPHER A HAUPERT	\$200.00
		1213 BRADY M AIRGOOD	\$200.00
		1215 MATTHEW BECHTOLD	\$200.00
		1285 BRAD ROSER	\$200.00
		1287 EVAN SCHENKEL	\$200.00
		1218 CARY J WALTERS	\$200.00
		1316 WILDMAN UNIFORM & LINEN	\$180.86
		1410 ANDREW G METZGER	\$800.00
		1284 MICHAEL RITENOUR	\$200.00
		1253 DISH NETWORK	\$1,668.48
		1386 HEARTLAND REMC	\$2,570.00
		1443 CODY MEEKS	\$200.00
		1227 NIPSCO	\$1,825.07
		1270 CAPSTONE INSURANCE GROUP LLC	\$26,129.39
		1272 DAN RENZ	\$200.00
		1297 CHESTER TOWNSHIP VOL FIRE DEPT	\$480.00
		1275 TODD DIERKS	\$200.00
		1288 BRANDON VOLK	\$200.00
		1265 MICHAEL STEPHAN	\$200.00
		1456 DELTON MOORE	\$200.00
		FIRE FIGHTING FUND	
		Capital Outlays	
		1245 J & K COMMUNICATIONS	\$5,095.80
		1349 STINE TIRE INC	\$3,505.40
		1347 STAPLES	\$275.13
		1451 W S DARLEY & CO	\$823.81
		FIRE FIGHTING FUND	
		Other Disbursements	
		1301 CROSSROADS BANK	\$51,517.70
		FIRE FIGHTING FUND	\$288,548.81
		CUMULATIVE FIRE FUND	
		Capital Outlays	
		1447 RENZ REPAIR SERVICE	\$100,000.00
		CUMULATIVE FIRE FUND	\$100,000.00
		RECREATIONAL FUND	
		Supplies	
		1300 KENDALL PITTS	\$100.00
		1263 WABASH COUNTY TREASURER	\$40.00
		RECREATIONAL FUND	
		Services and Charges	
		1300 KENDALL PITTS	\$500.00
		RECREATIONAL FUND	\$640.00
		PAYROLL DEDUCTIONS	
		Personal Services	
		1238 INTERNAL REVENUE SERVICE (IRS)	\$2,171.50
		1237 INDIANA DEPT OF REVENUE	\$9,695.03
		1249 PERF	\$3,687.45
		1445 INDIANA STATE CENTRAL COLLECTION UNIT	\$3,293.36
		PAYROLL DEDUCTIONS	\$38,447.34

CERTIFICATION

State of Indiana

SS:

Wabash County

I, Florence Dahlstrom, Trustee of CHESTER TOWNSHIP, Wabash County, Indiana, do solemnly affirm under the penalty of perjury that the preceding report is complete, true and correct; that the sum with which I am charged in this report are all of the sums received by me; and that the various items of expenditures credited have been fully paid in the sums stated; that such payments were made without express or implied agreement that any portion thereof shall be retained by or repaid to me or to any other person. I further affirm that a complete and detailed annual report, together with all accompanying vouchers showing the names of persons having been paid money by the township, have been filed as required by law in the office of the County Auditor, and that copies of such annual report are in custody of the Township Board and the State Board of Accounts. Said report is subject to inspection by any taxpayer of the township.

Florence Dahlstrom

CHESTER TOWNSHIP Trustee

Telephone: 260-982-2287

Date this report was to be published:

Subscribed and sworn (or affirmed) to before me, the Chairman of the Township Board of CHESTER TOWNSHIP at its annual meeting, this 15th day of January, 2020.

Lamoine Thomas

Chester Township Board Chairman

OPTION 1

This report was received, accepted, and approved by the Township Board at its annual meeting, this 15th day of January, 2020.

Chester Township Board:

Lamoine Thomas

Jeff Michel

Bret Bechtold